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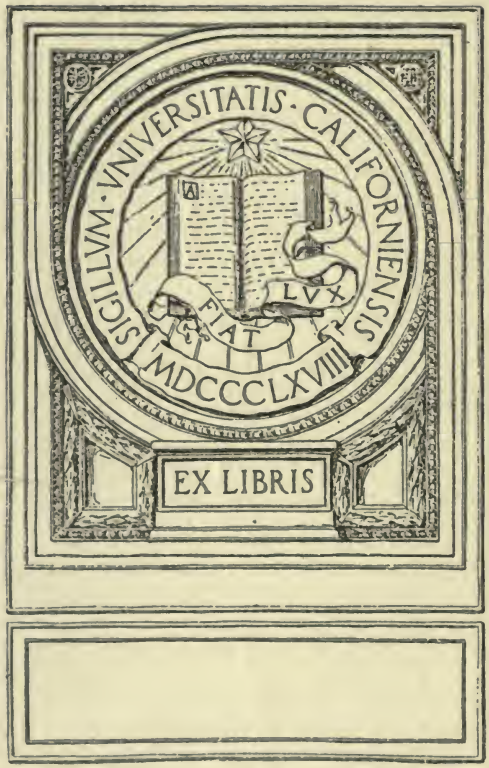
THE ORGANIZATION OF A SMALL BUSINESS

WM. A. SMITH, A.C.W.A.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THE ORGANIZATION OF A SMALL BUSINESS

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THE ORGANIZATION
OF A
SMALL BUSINESS

BY

WM. A. SMITH, A.C.W.A.

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PREFACE

DURING the last few years numerous books dealing with Office Organization have appeared, but there seems to be a paucity of instructive literature relative to the administration of a small business. This little work is intended to set forth the principles of Office Organization in such a manner that the small trader can apply them to his business.

Although the forms illustrated are given as suggestions only, they are in actual use and will need but little modification to meet individual requirements.

The Costing System explained in Chapter X is applicable to any small business where orders are put through for a definite quantity or service, but the Cost Sheet must be changed to suit the business.

The writer strongly advocates that a professional accountant be appointed to audit the books. So many small traders endeavour to "economize" in this direction with the result that their economy costs them dearly.

Thanks are tendered to the office supply houses which have kindly lent blocks to illustrate the matter.

W. A. S.

HIGHAMS PARK, E.4.

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UNIV. OF CALIFORNIA

THE ORGANIZATION OF A SMALL BUSINESS

CHAPTER I

ROUTINE AND EQUIPMENT

ALTHOUGH many of the men commencing business to-day are technical experts, they know but little of office routine and have neither the time nor the inclination to labour through voluminous text books upon the subject. Yet, to a large degree, the success of each undertaking is dependent upon the ability of the principal to install and maintain an efficient system of records that will show at all times the tendencies of the business. One's judgment cannot be greater than one's knowledge, and a systematic arrangement of information and accounts is necessary in every business: many failures may be attributed to neglect in recording facts and figures for comparisons and as a basis upon which to determine future policy.

Staff.

The routine work of an office should run as harmoniously as a perfectly adjusted machine, each member of the staff performing his particular function. Much depends upon the selection of the staff, and its attitude towards the management and the policy of the business. In the first place, each employee should be fully qualified to carry out his duties promptly and accurately, and junior members of the staff be encouraged to train for better positions. We have likened the office routine to a machine, but not the individual. A certain known force will drive a machine, but nothing on earth will persuade an unwilling office man to give of his best. The average human being is responsive to good treatment, and the only place to drive unwilling workers is out of the business. The most effective way to manage the business is to "manage" as little as possible, but to promote the sympathy and co-operation of the staff. The manager who rushes about denouncing everybody and everything as soon as a mistake occurs, needs a lesson in personal efficiency. The cause of errors should be investigated with a view to preventing a recurrence, but nothing is to be gained by running amok, upsetting the whole organization, and so creating an

atmosphere destructive to concentrated attention to duty.

At the outset, it will be well to determine definitely the duties to be performed by each member of the staff. Misunderstandings will be avoided by the issue of written instructions stating when, how, and by whom the several duties have to be done. A schedule of this description fixes responsibility and is the first step towards systematic work. The next step is to provide for daily reports of work done and work to be done. Such reports keep the principal in close touch with the progress of operations and act as silent hustlers. No conscientious employee likes to report that he is behind unless there is some good reason for it.

Book-keeping.

Knowledge of one's business is the keynote to efficient management. The system of book-keeping should provide for monthly statements of profit and loss, and the principal should be informed daily how he stands as regards accounts receivable, accounts payable, orders inward, orders executed, orders on hand, bank balance, etc. One managing director, known to the writer, secures daily reports from the Order Department showing the values of orders received

from each source and the total amount billed for the day. The Counting House furnishes him with a daily statement of cash receipts, credit notes issued, purchases and cash paid out. The managing director enters the daily totals in a small loose-leaf book divided into sections for daily, monthly, and yearly results; the sheets are ruled with cash dissection columns, which he heads himself. The daily postings to this book occupy about ten minutes, and yet it shows the tendencies of the business at any time. At the end of each month, the monthly totals of daily returns are transferred to the monthly section, and the totals of the monthly sections are carried annually to the yearly section.

System.

Scientific management has received much attention in the U.S.A. Under the system advocated by F. W. Taylor and his adherents, stop-watch time studies are made of each operation, and all unnecessary movements eliminated. The "one best way" of performing each task is found and that way is standardized. W. H. Leffingwell, in *Scientific Office Management,* applies the doctrine to office organization; and, although the small business man cannot be expected to maintain individual efficiency records, the underlying

principles of scientific management are applicable to every undertaking.

All preventable movements are a waste of time and energy, and this fact should be borne in mind when laying out the office. The reader is invited to test the efficiency of his own plan by making a rough draft of his office and then filling in lines to show the routine of the work. The method of handling each kind of record should also be considered with a view to the reduction of operations and the introduction of up-to-date labour-saving devices where their installation is necessary to economize time.

The word "system" has become hackneyed and is oftentimes misused to describe a collection of files, card indexes and forms. It is true that certain equipment is necessary to every office, but the apparatus is the instrument of the method and not the method itself. Nuttall defines system as "A combination of parts into a whole," and if we view our office system in this light, we shall see that system stands for co-operation, forethought and orderliness. Without these there is no system, whatever patent files are used. If the parts are to be combined into a harmonious whole, there must be uniformity, and thus system reduces all constantly recurring matters to routine. The principal should be free from

all routine work, but a properly designed system will provide for the aforementioned periodical reports of progress and so keep him in close touch with the activities of each department.

Office Accommodation.

Having formed at least a tentative plan of action, we are in a position to judge what office accommodation is required. The most suitable location will be dependent upon the nature of the business. Provided circumstances do not dictate that the office be in the vicinity of a factory or warehouse, we have only to select agreeable city premises. The ideal office is easy of access, well ventilated, free from noise and situated to admit the maximum of daylight. While overheating results in listlessness and loss of interest in work, the office should be furnished with heating apparatus to ensure comfort for the staff, as it is obvious that discomfort will distract attention and result in reduced efficiency. It will be necessary to use artificial light during the winter months, and the lamps should be arranged to shine upon the work and not in the eyes of the workers. The judicious placing of lights is reflected in better work and a small lighting bill, while insufficient illumination causes eyestrain and mistakes. In choosing our premises, we must also bear in mind

the future development of the business, and allow for reasonable expansion, or we may have to pay dearly for our want of forethought at a later date.

Equipment.

Before we consider the working equipment of the office, the routine must be definitely planned and the furniture arranged to meet the requirements of the plan of work. The comfort and convenience of each individual worker will determine what kind of desk is best for his or her use, and the greatest care must be exercised in the choice of desks and chairs to ensure that production be not reduced by discomforts. It is well to remember that labour always costs more than equipment, and that any device which tends to reduce labour or increase output is a profit-bearing investment. A visit to the well-known office-furnishing houses will be helpful, as desks and fittings are now made to answer every purpose. Flat top desks are preferable to the roll top style in that the latter obscures light and vision, and the pigeon holes are dust traps and a hiding place for papers that are better kept in the file.

Unless the work of the small office is of a special character calling for the use of special calculating

and counting machines, addressing machines, etc., it will be well to postpone the adoption of such devices until their need is felt. A typewriter is indispensable, and a duplicating machine generally pays for itself in a short time. It is hardly necessary to mention such general equipment as dating machines, rubber stamps, hand numbering machines, letter baskets, stamp affixing machines, as these have their place in every commercial office. The merits of the cheque writer are worth investigation, as this device engenders a sense of security from cheque frauds that well repays the outlay. Whatever apparatus we install, it should be of the best. Inefficient tools are productive of indifferent work and demoralizing to the worker. A good typist will soon become weary of trying to write good letters with an impossible machine, the filing clerk will be careless with his filing if the filing system is only a burying ground. The equipment must be selected to meet the particular requirements of the business; it is not profitable to purchase haphazard in the hope that the articles will fit in somewhere.

As the card index and loose-leaf systems are of the utmost value for keeping all kinds of records and accounts, we will devote a special chapter to them.

CHAPTER II

LOOSE-LEAF AND CARD SYSTEMS

THE reader has doubtless heard of loose-leaf ledgers and is probably aware that card systems are extensively used for keeping addressing lists and indexing libraries. The advantages of these record-keeping media are by no means confined to these purposes. When commencing a record of any kind, close regard should be paid to the possibility of its expansion, and a method should be chosen that is capable of extension without re-writing and re-arrangement, that is easy of operation and that avoids duplication of work. The card system and loose-leaf books fill these requirements. Each of the methods affords the same indexing facilities; in the one case the records are made on cards filed in card drawers, and in the other punched sheets are arranged in loose-leaf binders or covers.

The value of the systems lies in the fact that any sheet can be inserted or removed without disturbing the existing arrangement of any others. Thus, all current records can be kept together, new ones added as needs arise, and old matter transferred. This feature also greatly facilitates indexing, as the records can be filed immediately

behind index guides bearing projecting tabs indicating the classification; for instance, all "A" sheets are placed behind "A" index sheet and all "B" sheets behind "B" index sheet, so rendering unnecessary a separate index to any record. It will be understood that the classification can be alphabetical, geographical, topical, chronological, or numerical, and that a number of different records may be kept in a single receptacle, separated by index sheets. The records can be indexed and sub-classified in any manner required, and one scheme can be arranged to do the work of a number of bound books.

Loose-Leaf System.

Although the principles of the two methods under consideration are identical, the loose-leaf system excels in one or two respects. It has a much wider field of usefulness than its competitor in that several copies of a record can be made at one writing by the means of carbon paper. Upon reflection, many applications of the loose-leaf system will come to mind, such as Purchase Order forms, Sales Orders, Invoicing, Travellers' reports, etc. We will deal with these in later chapters.

The small trader will find in the loose-leaf

system his ideal record-keeping medium. Binders are made in small sizes, viz., sheet size 3 in. by 6¼ in. and 5 in. by 8 in., and these are cheaper and easier to handle than card drawers. Moreover, records and references can be made while the sheets are in the binder, but the card system necessitates removal and replacement of the card every time one is needed for use. This sometimes results in misfiling, and cards are frequently "in use" or cannot be found at the moment they are required for urgent reference. Loose-leaf books occupy less space than the more bulky card drawers, and that alone counts in these days of high rentals.

Important Points.

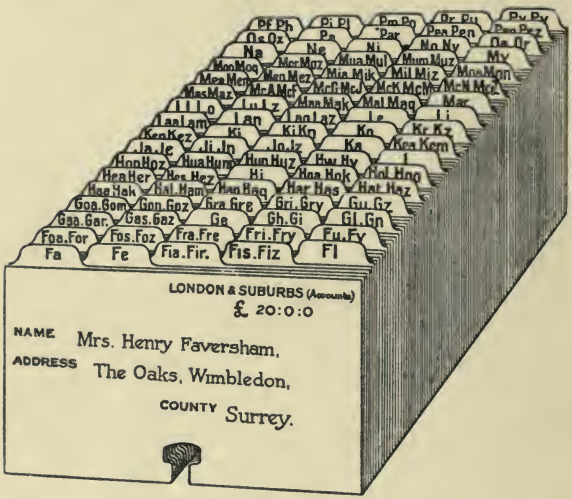
The following points should be borne in mind when adopting a loose-leaf or card system—

(*a*) That the systems are self indexing; there is no need for a written index.

(*b*) That blank forms should not be placed in the loose-leaf binders simply because there happens to be room for them. It makes so many more sheets to handle.

(*c*) That two records should not be written on one sheet or card—the self indexing feature of the system must be preserved to secure the best results.

(*d*) That the drawer or binder should not be overcrowded. Remember that the systems permit of expansion without disturbing the indexing arrangement. When the number of records



FORM 1.

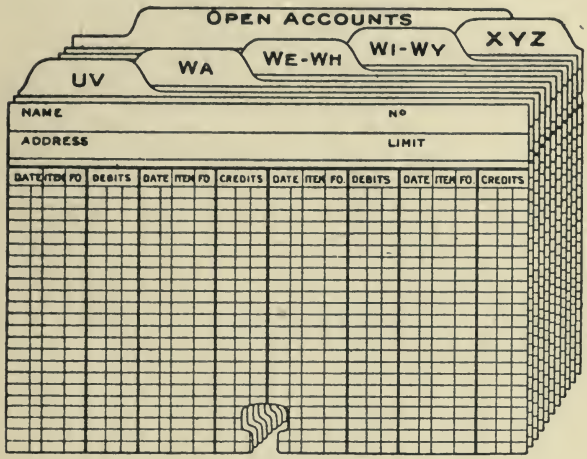
A SIMPLE ALPHABETICAL CARD INDEX.

increases beyond the capacity of one drawer or binder, the contents should be split over two.

(*e*) That no matter how many cards or sheets there may be to a record, or how many years they cover, they can be kept together and back reference greatly facilitated.

The above remarks may appear very elementary and quite unnecessary to those well acquainted

with the methods under review, but even in some of the largest offices much of the value of loose-leaf and card index equipment is sacrificed by reason of inefficient operation. Further notes



FORM 2.
A CARD LEDGER.

relative to the handling of loose-leaf ledgers will be found in Chapter VIII.

Methods of Indexing.

A loose-leaf or a card index may be employed to show where certain information or documents are to be found, or the record sheets may contain the information self-indexed by their position behind the classification or index sheets. For

example, an index to a library would really be a list of books arranged according to author, subject or title, and reference would give the location of the book required. On the other hand, a loose-leaf ledger consists of account sheets placed in alphabetical order behind A–Z index sheets, and the account sheet bears the information itself.

In these remarks the arrangement of the sheets will be called the indexing, no matter whether the record be an index to a file or whether it be a complete list of customers or a self indexed account book.

The most common arrangements are the alphabetical, geographical, and topical.

Alphabetical Indexing.

Alphabetical indexing is by far the most extensively used, and in the majority of cases it will meet the requirements of the small trader. The alphabet gives us 26 natural divisions, but where there are numerous names to index it is difficult to locate a particular one unless the records are arranged in strict alphabetical order. This has led to the manufacture of subdivided index guides in which each letter is divided into a number of parts according to the weight of names that generally fall under each letter.

In this manner, a greater number of guides are allotted to B than to Z, and the records are more or less evenly distributed between the index divisions.

Where subdivided indexes are in use, it is not essential to arrange the records falling between each guide in strict alphabetical order. A divided index that provides a guide for every ten record sheets is sufficient to give quick reference.

It may be considered desirable to keep a permanent list of customers' names in strict alphabetical order, and, in such circumstances, one cannot do better than follow the arrangement adopted by the compilers of the London Telephone Directory. Some useful hints on alphabetical indexing are given in the front of that book.

The methods mentioned are called the "lexicon" system of indexing, as they follow the arrangement of a dictionary. The subdivided indexes furnished by the well-known office supply houses are based upon directories so that frequently recurring names are cared for; a set of guides gives ample divisions for the heavy letters, such as B and G, and but few divisions for light letters as O, U, V, and Z.

There are two other methods of subdividing the main letters, called the "vowel method" and the "third letter method," respectively.

Under the vowel method, each main letter is divided by the vowels A, E, I, O, U, and the records are filed first by initial letter and then according to the first vowel following the initial letter. At first sight this appears exceedingly simple, but it is unsatisfactory in that no provision is made for heavy letters, and the Be division will surely be overcrowded while such divisions as Ci and Ou will scarcely come into use. The third letter method is somewhat similar to the vowel method, but each main letter is subdivided by a complete A–Z index, and the records are filed first according to the initial letter and then under the third letter of the name whether it be vowel or consonant. The small trader should eschew both the vowel and third letter method of subdivision.

The combined alphabetical and numerical indexing arrangements introduced by the office supply houses are really alphabetical methods with a check number. In the Numer-Alpha system, every alphabetical division is given a number, and the records falling under a particular division are given the number of that division and an individual serial number. Thus "A" division is number 1, and the first name filed behind the "A" guide is 1/1, the second 1/2 and so on. A register of the names is written

upon the dividing guide card. As the names are numbered in the order that they are filed, strict alphabetical indexing cannot be maintained, but when applied to ledger indexing the system possesses many attractive features. The " folio " of an account never changes, and the register on the guide card makes it possible to tell whether an account has ever been opened for a particular customer. A ledger account cannot become lost or mislaid without the fact being discovered, and reference to the index sheet will show the name belonging to a missing account number. Where loose-leaf or card ledgers are in use, each sheet of each account should be numbered with the sheet number; the first sheet is No. 1 and the second sheet for the same customer is No. 2. If sheet No. 3 is in the current ledger, it will be known that Nos. 1 and 2 should be in the transfer.

Geographical Indexing.

Where there are a large number of records to be indexed or where it is desirable to have all records pertaining to each locality together, a geographical arrangement presents many advantages. Statistical and Sales Records are often indexed this way as by the use of geographical divisions it is easy to ascertain the amount of business done in each district, town, or county;

and when making a trip, the records of all the customers on the territory are immediately available. In compiling a geographical index, the records would first be sorted in counties or territories, then in towns falling under each territory, and then in districts in each town; the records in the districts could be alphabetically arranged by name of customer or by street. The small trader will find in practice that a division by counties and towns will meet his requirements; an alphabetical index can be placed in the divisions for the larger towns as soon as the number of records renders such a course expedient.

Indexing by Subject.

In many cases it is possible to arrange the records alphabetically under the name of the subject. That is simple alphabetical indexing. The arrangement for present consideration is for indexing groups of subjects, and so subdividing the main headings that any record can be found quickly by means of auxiliary guide cards. The first step is to divide the articles in main groups, such as paper, metal, wood, etc.; then to subdivide each main heading in convenient sections, and, if necessary, each section in subsections. Take paper, for instance. The

main heading is Paper; the sections could be Bank, Bond, Loan, Manila, Tissue; the sub-sections could be colours and a record sheet be employed for each size or weight in each colour. Such an indexing arrangement is often used for Stock Ledgers where the accounts are not filed in order of Symbol Nos.

Many readers will recall the Army method of classification; there is much to be said in its favour Remember that 16 lb. pink bond paper so classified is *paper, bond, pink,* 16 *lb.*, i.e. the main heading comes first.

CHAPTER III

STATIONERY AND CORRESPONDENCE

THIS chapter deals with the important matters appertaining to stationery and correspondence—matters which in many small businesses are not given the attention which they merit and which is so desirable.

Stationery.

Our correspondents will judge us by our stationery, and due regard should be paid to the quality and style of letter heads, order forms and invoices. An effort must be made to render all outgoing forms distinctive from the mass that comes with the everyday mail. We shall be well advised to engage a designer to draw up an original heading, perhaps incorporating a trade mark or symbol, and to use this one style throughout. A stock number should be allotted to each form and a record kept of date bought, name of supplier, price, etc., which will perform the dual function of a buyer's guide and a record of consumption. Stationery should not be kept in the drawers of desks but in a suitable cupboard, and one person should be responsible for its good condition and the maintenance of ample

supplies. The routine forms necessary to the business must be considered in connection with the peculiarities of the case, but it is economical to employ standard rulings where possible and to test the applicability of each special form before placing orders for quantities. A duplicating machine is exceedingly useful for this purpose.

Correspondence.

We will now turn to the incoming mail. The proprietor will probably decide to open all letters himself or allocate the duty to his chief clerk. Much time can be lost in sorting and re-sorting letters if a systematic method is not adopted. The mail of a small office can conveniently be divided into three sections, viz., Orders, Cash and Inquiries. A letter basket should be allotted to each class, and the documents placed in the appropriate basket as soon as opened and examined. It is important to stamp the date of receipt on every letter and to send a reply or at least an acknowledgment on the same day. A register of incoming correspondence is hardly necessary in a small office, but it is well to maintain an Order Register, which we will discuss later.

Telephone calls form a part of the correspondence, and provision must be made to record these effectively. The writer has found the following

method exceedingly satisfactory : Pads of message forms are prepared, and a duplicate record is made of each call by the use of carbon paper. One copy is handed to the person concerned and is filed in the regular file when attended to. The other copy is placed in a loose-leaf binder alphabetically under the caller's name. The binder is always kept on the telephone desk and is consulted when queries arise. An illustration is given of the form, the size of which is 3 in. by 6¼ in. (See p. 23.)

Outward Correspondence.

This brings us to study how letters should be answered. A polite, lucid, concise style should be cultivated, and where possible the principal should sign all the outgoing mail. When reference to previous correspondence or a record is necessary before a letter can be dictated, much time will be saved by securing all the required information before beginning to dictate. Certain definite times should be allotted for attention to correspondence as it is impossible for the typist to give her best work when constantly interrupted to take spasmodic notes.

Every letter sent to a prospect or customer must be a sales letter inasmuch as the correspondence should promote goodwill.

Telephone Message. *Date* *Time*

Firm's Name and Address } *'Phone No.*

Message given by *for*

Taken by.....

Give this Copy to person interested.

FORM 3.—MESSAGE FORM.

A duplicate of this form is filed in a loose-leaf binder kept on the telephone desk.

There are three different kinds of letters:

(1) Dictated letters,

(2) Standard paragraph letters,

(3) Form letters.

No. (1) needs no description. No. (2) is composed of standard paragraphs drawn up to meet routine purposes. The paragraphs are numbered and indexed so that the principal can indicate readily on the incoming letters the paragraphs to use in reply. No. (3) are complete printed letters to answer communications of a similar nature.

Nos. (2) and (3) are great time savers, but in the desire to economize time, form letters should not be employed when the inquiry calls for special attention. At the outset, it is well to sort the correspondence into the three groups quoted above. The letters that can properly be answered by paragraph or form letters will then be marked with symbols showing which paragraphs or form letters are to be employed.

Standard paragraph letters are preferable to the ready-for-use form letters, in that personal letters are built up with them. The form letter is really a circular letter dressed to represent a personal letter, and the nearer it approaches the genuine article the more effective will it be. The best results are secured by printing the body of the letter through a ribbon on a duplicating machine

of the Multigraph type, and filling in the name and address by typewriter to match. The "matching-in" must be carried out with the greatest precision or the "personal touch" will be lost; the best results are obtained by the use of a strip torn from the multigraph printing ribbon. A black body is easier to match than a purple or blue one. Printed circulars without any pretention to the status of personal letters are better than badly executed form letters. When in doubt, use standard paragraphs.

There are a few more important points to consider when preparing letters. Facts carry more weight than mere claims. It is better to enumerate the uses of an article than to say it has many uses. State definite, clear facts and avoid generalities. Short paragraphs should always be employed, not less than four to a single quarto page. Long and involved sentences are difficult to read, and short words are preferable to long ones.

At times heated communications may be received, and the desire to answer in kind should be curbed. Always be polite. "The customer is right" is the golden rule.

CHAPTER IV

FILING

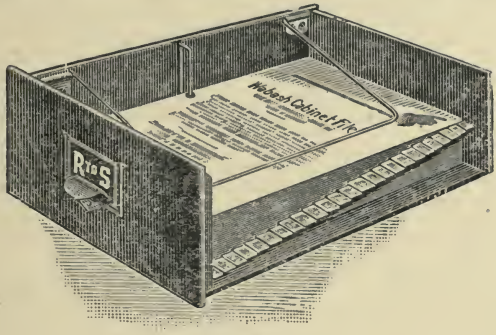
As a general rule the small business man learns by bitter experience that a properly designed filing system is essential to efficient administration. At the outset, he buys a few box files from the local stationer or is induced to purchase an all too elaborate miscellany of folders, guides, etc., by an ardent "system" salesman. In either case he soon repents and is compelled to scrap the equipment or re-arrange the method of classification to suit the business. Filing devices should be chosen with the greatest care and with the requirements of the business in view, as loss of time and money is the inevitable result of ill-considered buying. Although standard indexes will answer most purposes, the character of the correspondence must necessarily determine the method of filing and classification. Under some conditions a simple alphabetical arrangement will give the best results, while in other cases geographical or topical divisions should be employed.

Flat File.

Broadly speaking, there are two classes of letter filing equipment, viz., the *flat file* so called

because the letters are filed flat, and the *vertical file* in which the letters are filed on edge.

Where the correspondence is of a miscellaneous character, consisting of but one or two letters from each correspondent, a flat filing system is preferable, for the reason that the indexes are



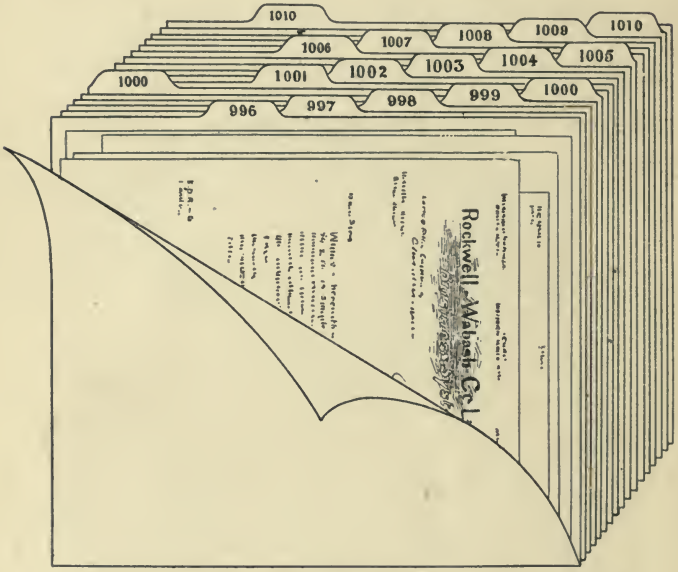
FORM 4.
A FLAT FILE DRAWER WITH INDEX.

subdivided for the classification of a large mass of transient correspondence, and the required document can easily be removed from the drawer without disturbing any other.

Vertical Filing.

The vertical file possesses decided advantages over the flat file when it is desirable to keep all letters from each correspondent separate from all others. This condition applies where a continuous correspondence is carried on with the

majority of the customers. There are three distinct arrangements of vertical file indexing, viz., Alphabetical, Numerical and Geographical.

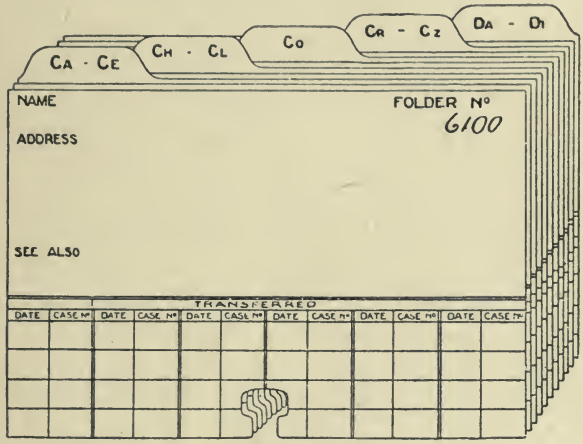


FORM 5.

NUMERICAL ARRANGEMENT OF VERTICAL FILE FOLDERS AND GUIDES IN SERIES OF SEVEN.

The alphabetical is desirable in the majority of small offices, while the numerical is particularly suitable when the correspondence with each customer is voluminous and cross-indexing is an outstanding requirement. The

numerical method has many supporters as it permits of unlimited expansion without re-arrangement of the folders containing correspondence, and the index shows definitely whether any documents relating to a particular firm have



FORM 6.

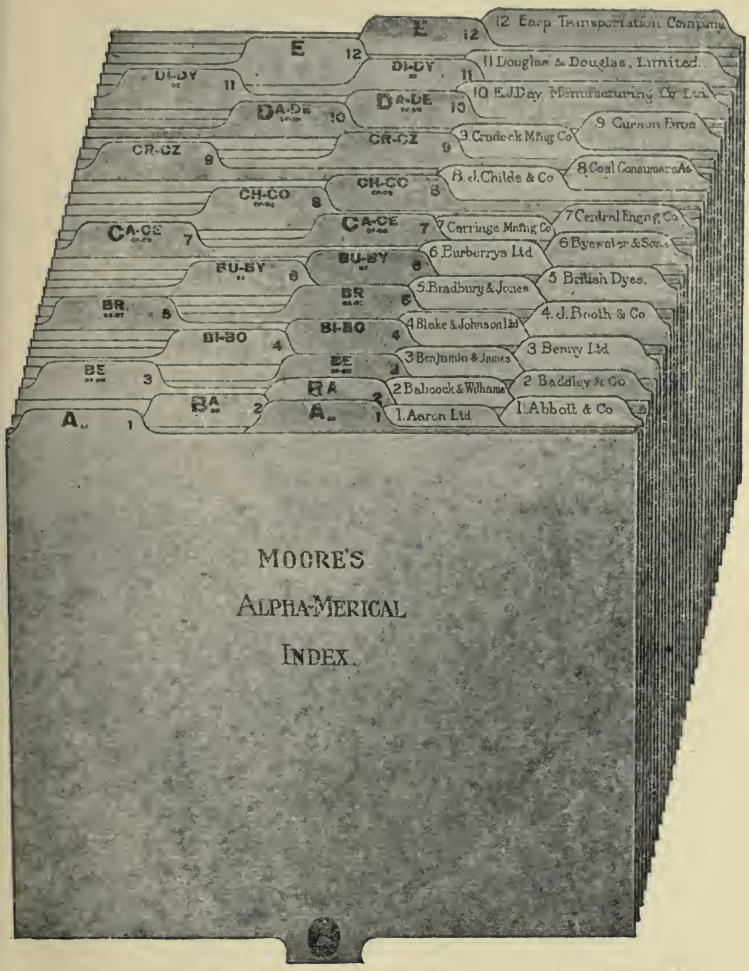
A CARD INDEX KEY TO THE NUMBERS.

been filed. It, however, involves the use of a separate index to the numbers, and this is its great disadvantage in comparison with the alphabetical system. The numbers may signify names or subjects, and numerous cards may be used to index the contents of one folder by subjects and names.

Alphabetical System with Numerical Check.

Various alphabetical systems have been designed under which the correspondence is filed in alphabetical order, and a numerical check provided against misfiling. Notable among these are the Alpha-Merical System and the Numer-Alpha System. The latter assigns a number to each alphabetical division and the customers' folders are decimal numbered. A register of the numbers is kept on the guide card which constitutes an index to the folders falling under that particular division. An alphabetical folder is provided for each division to accommodate miscellaneous correspondence of which there is not enough from one source to justify a separate folder for each correspondent.

The Alpha-Merical system is somewhat similar in that each alphabetical division is numbered and a folder is allotted to each division for miscellaneous correspondence. No register is kept on the guide cards and the decimals are dispensed with. The main guide numbers are written on the tabs of customers' folders to indicate the proper position of folders in the index and to reveal misplaced ones. In the illustration on p. 31, the first two positions are taken by the guides, the third position by an alphabetical folder for miscellaneous correspondence, and



FORM 7.

AN ALPHABETICAL ARRANGEMENT OF VERTICAL FILE GUIDES AND FOLDERS IN SERIES OF FIVE.

the last two by separate folders for regular correspondents.

Whatever system be adopted, it must be borne in mind that simplicity is the keynote of filing efficiency, and complicated arrangements should be avoided. Schemes that appear pretty in the filing equipment showroom often involve great clerical labour without compensating results. The main question to decide is whether the system is speedy in operation and whether it will produce the letters for reference in a minimum of time.

Grouping.

The vertical file is as varied in its applications as the card index, in fact, the file is really a large card index. A drawer can be divided into numerous sections by main guides classifying the contents under the different groups to which they belong; each main section can be subclassified by auxiliary guides, and each of the subsections so formed can be furnished with A–Z folders for the miscellaneous correspondence and separate folders for regular correspondents. The main divisions may be territories, subjects or contracts, and guides can be employed to separate the customers from suppliers, orders from invoices, etc.

A standard filing drawer will accommodate about 5,000 papers, and a single drawer cabinet will fill the requirements of many small traders.

Filing and Indexing Catalogues.

Suppliers' and competitors' catalogues are of but little service unless filed and indexed for ready reference. The numerical system of vertical filing can be applied as follows: Each catalogue is given a number and placed in a vertical file drawer between guides numbered in multiples of ten; new editions are decimal-numbered. The card index key to the numbers is divided into two sections, one section containing a card for each publisher, and the other a card for each subject. The names of the articles listed by the publisher and catalogue numbers are recorded on the publishers' cards, and a cross-reference is made on the subject cards. Thus, any catalogue can be located by name of publisher or subject.

Where correspondence is also filed upon the numerical plan, it is well to prefix each group with an initial letter; for instance, J. Brown's correspondence might be C1 in the correspondence section and his catalogue P36 in the catalogue division. One index card would serve to key each group.

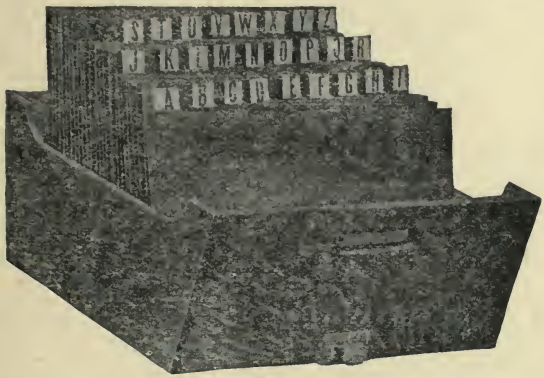
Estimates.

Estimates are best written on numbered forms prepared for the purpose. The forms can be made up into writing pads with original, duplicate and triplicate arranged in sets. The three copies will be typewritten at one operation by means of carbon paper, the duplicate placed in a loose-leaf binder in numerical order, and the triplicate filed under the customer's name in the regular filing system. The necessity of quoting the estimate number should be indicated on the customer's copy, but in case the customer omits to do so the file copy is readily located.

The Letter Sorter.

Labour is saved in filing by sorting the letters first. It is exceedingly inconvenient to do this on a table or desk, particularly when space is limited or there is a strong draught. A simple device consisting of a trough-shaped box, fitted with division guides, overcomes all difficulties. The letters are placed in the " sorter " under the appropriate main divisions, and thus all correspondence for a particular filing drawer is brought together ready for filing. The clerk is saved all unnecessary journeys to and from the file, and repeated opening and shutting the same drawer is avoided. Letters may be retained in the

"sorter" until it contains a sufficient number to warrant clearance, and so further time is saved in filing. The "sorter" promotes orderliness and is a boon to the clerk who has to file letters in his spare time. A heavy correspondence must be filed daily, and the task should be assigned



FORM 8.
A USEFUL LETTER SORTER.

to a responsible individual. It is bad policy to leave this important work to inexperienced boys.

Method of Copying Letters.

Many advocate that press copies, showing signature, be taken of all correspondence, but carbon copies save considerable time, and the difficulty regarding signature can be overcome by the principal initialling the copies when signing

the originals. A carbon copy is certainly better than a blurred press copy and does not involve a separate operation. Where copies are taken in a letter book or by a machine on separate sheets, the copying must be done after the letter is written and signed, and this work is generally rushed at the last moment to catch the post, frequently with disastrous results to both the original and the copy. The carbon copy of the reply should be attached to the incoming letter and filed with it, and thus separate letter books and indexes are entirely dispensed with.

CHAPTER V

SALES PROMOTION

THE business man who wishes to place his product upon the market or to increase his sales must advertise. Publicity may be effected through various channels, and the most important of these is the Press. Other media, such as catalogues, exhibitions, posters, circulars, etc., should not be neglected, and travellers should be engaged to make direct appeals to prospective customers.

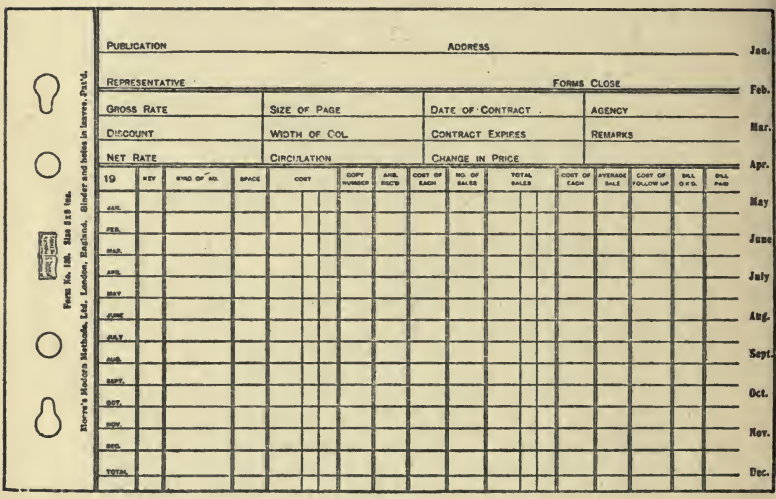
Advertising is an art, and the small trader will be well advised to consult a good advertising agent rather than indulge in experiments that may prove costly. A definite appropriation should be made, and a record of expenditure maintained to show the position week by week. The advertising agent may be exceedingly optimistic regarding results, but one must adhere to the prearranged appropriation and not be induced to plunge.

Advertising Records.

The element of chance is greatly reduced by recording the returns secured from each medium and governing future expenditure accordingly. Either the loose-leaf or card index system can

be profitably employed for this purpose. The three loose-leaf forms illustrated are used as follows—

When a contract is made, the particulars are entered on Form No. 9, which is filed in a binder



PUBLICATION ADDRESS Jan.

REPRESENTATIVE FORMS CLOSE Feb.

GROSS RATE	SIZE OF PAGE	DATE OF CONTRACT	AGENCY
DISCOUNT	WIDTH OF COL	CONTRACT EXPIRES	REMARKS
NET RATE	CIRCULATION	CHANGE IN PRICE	

Mar. Apr.

19	KEY	KIND OF AD.	SPACE	COST	COPY NUMBER	ANS. REC'D	COST OF EACH	NO. OF SALES	TOTAL SALES	COST OF EACH	AVERAGE SALE	COST OF FOLLOW UP	BILL O.K.D.	BILL PAID
JAN.														
FEB.														
MAR.														
APR.														
MAY														
JUNE														
JULY														
AUG.														
SEPT.														
OCT.														
NOV.														
DEC.														
TOTAL														

May June July Aug. Sept. Oct. Nov. Dec.

Form No. 180. Size 8x8 ins.

Morris's Modern Methods, Ltd. London, England. Binder and holes in leaves, Pat'd.

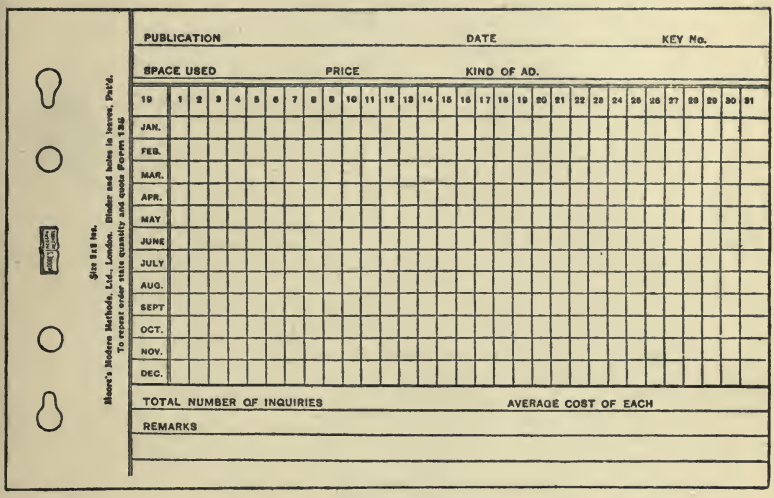
FORM 9.

RECORD OF ADVERTISING CONTRACTS

between dividing sheets to classify the forms under dailies, weeklies and monthlies. Forms 10 and 11 are filed behind each Form 9. The replies are traced by key number, and the quantity received is entered daily on Form 10; the values of orders secured are posted to Form 11,

and the monthly totals of both Forms 10 and 11 are transferred to Form 9, which then presents a full record of results.

The reader will understand that it is not always possible to trace results from publicity,



FORM 10.

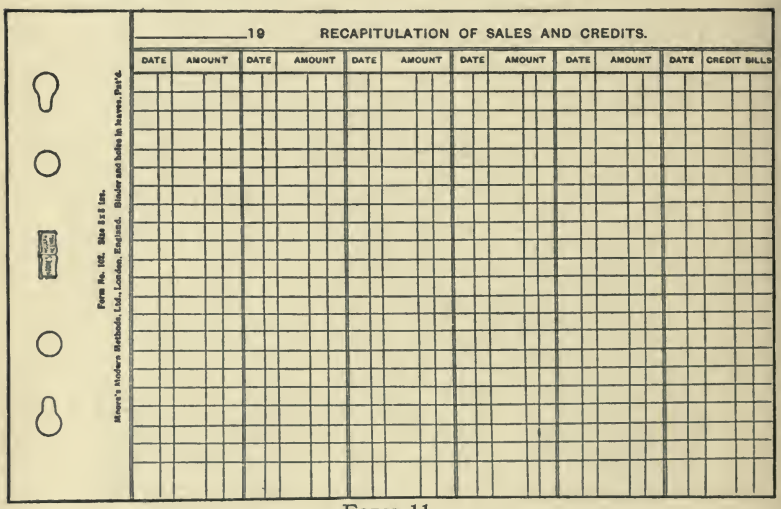
ADVERTISING RECORDS FORM.

but it is well to record those known and so secure some guide to the future selection of media.

Copies of the actual advertisements should be pasted on sheets of uniform size, and filed in a loose-leaf binder indexed in the same way as the records.

Blocks.

A register of blocks is essential. Each block should be numbered, and a print from it filed in numerical order. A guard book is suitable for the purpose or the blocks can be pulled on



_____19 RECAPITULATION OF SALES AND CREDITS.

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	CREDIT BILLS

Form 11.

ADVERTISING RECORDS FORM.

sheets of uniform size for filing in a loose-leaf binder. Reproductions of half-tones and zincos can be decimal numbered, and own name and block number should be marked on the side of each block. The register may be loose-leaf or a card index, and it is generally desirable to cross-index by class and number. The numerical

register should provide for record of the location of the blocks and metal markers be employed to indicate the dates upon which "blocks out" are due for return.

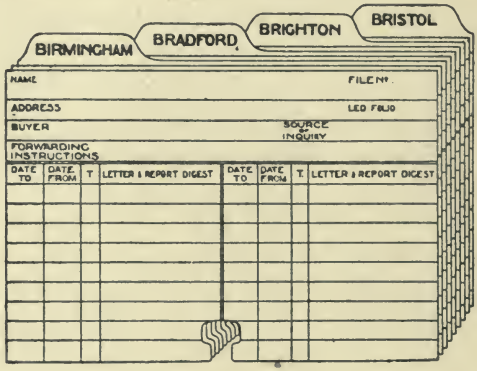
Customers' Records and Follow-up.

Much of the advertising outlay will be wasted unless each inquiry receives proper attention, and is pursued to a definite conclusion. The prospective customer must not be unduly worried, but efforts should be made to sustain his interest until he becomes a buyer, and thereafter to keep him informed of new lines. It is reasonable to assume that when once an inquiry is received, the prospective customer will be influenced by carefully prepared form letters and printed matter posted at regular intervals. The upkeep of a complete customers' record involves considerable clerical work, but in many cases it saves time in the long run. Where the product is a speciality, and orders for supplies are frequent, a record that brings together in one place the details of all transactions is of great value to both the sales and the order departments by reason of the fact that any information desired respecting the customer is available without a tedious search of old files.

The card and loose-leaf systems are the most satisfactory means of keeping a list of customers

and prospects. As each card is a unit in itself, the classification of records can be changed by a simple movement of forms from one set of indexes to another.

We will now define how a combined customers' record and follow-up system is operated. When



FORM 12*a*.
CUSTOMER'S RECORD FORM (*Front*).

a number of replies is expected, it is well to prepare suitable form letters in advance. One important point in sales letter writing is to tell your prospect to do something; for instance, return a post card requesting you to send goods on approbation. Such calls to action should be contained in the last paragraph.

When the inquiry marks the commencement of a correspondence with the prospect, complete

particulars should be entered on a record card as Form 12. If a form letter is used in reply, a symbol can be employed to denote this. The card should then be filed behind the appropriate guide in the index which can be arranged to classify the records alphabetically under customer's name, geographically or by salesman's territory.

In cases where it is desirable to arrange the records by county, the cards can be filed in alphabetical order between county guides, and afterwards re-arranged by towns according to the growth of the system.

Form 12 provides for a complete record of all dealings with the customer, and, if deemed expedient, two indexes can be employed, one for prospects and the other for customers, and the cards moved from the prospective section to the customers' section when an order is received. To elucidate the system, let us assume that the first letter has been received and answered. The principal marks the date for follow-up on the incoming letter, which he places in a letter basket reserved for follow-up letters. Form 12 is originated and the name and address of prospect written on a separate 5 in. by 3 in. card. Our American friends have christened the second card " Tickler Card," as it is intended to " tickle " the memory, i.e. to call to mind when the prospect

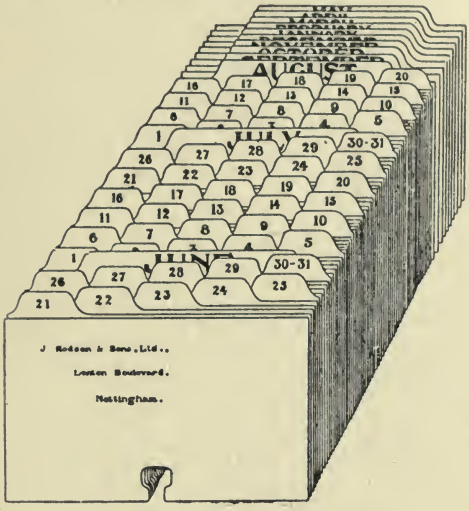
should be followed up. The "tickler" is really a perpetual date index consisting of a set of guide cards with tabs printed for the months of the year, subdivided by guides for the days of the month. The "tickler" cards are dropped in

QUOTATIONS			PURCHASES			
DATE	PARTICULARS	AMOUNT	DATE	ORDER No	PARTICULARS	AMOUNT

FORM 12*b*.
CUSTOMER'S RECORD FORM (*Back*).

the index under the date for further attention. All the cards for treatment on a certain date are turned up by the "tickler" upon that date, and reference is again made to Form 12 and the next letter sent. If, in the meantime, a reply or an order has been received, a record of this will have been made on Form 12, and its purport determines the nature of the communication to be made.

Upon reference to the illustration, it will be observed that the record card is ruled with a column headed " T." The follow-up date under which the " tickler " card is filed is noted in this



FORM 13.

A CARD INDEX " TICKLER " FOR FOLLOW-UP SYSTEM.

column so that it can be located and removed or filed ahead as soon as a reply is received.

A complete customers' record and follow-up system, as described in the foregoing paragraphs, may be too cumbersome for many small traders. In such cases, an additional carbon copy of reply, on paper of distinctive colour, can be filed in a

"tickler" index of convenient size. An actual copy of the letter sent, will, in most cases, bring to mind all the circumstances, and render reference to previous correspondence unnecessary. When replies have been made by form letters, the original inquiry may be used as a "tickler," and a record kept of the names of inquirers and the dates under which the letters are indexed.

Signals are extensively employed to indicate when a particular card or loose-leaf form requires attention. Numbers to represent the days of the mon'h are printed on the edge of the forms, and the signals are fixed over the appropriate dates. Thus, all forms for treatment on a certain date bear signals in alignment and can readily be discerned. The writer's experience, however, has been that signals are either too difficult to attach to the forms, or so loose that they drop off.

Circularizing from Directories.

When it is decided to support the Press advertising by a circularizing campaign, the records of form letters sent can be made to interlock with the individual follow-up system. It will not be economical to issue Form 12 for every name addressed from a directory or selected list, and the following method deserves consideration.

For the sake of illustration, it is presumed that

three letters are to be sent to each prospect; we will call these letters A, B, and C. The names and addresses of the firms are written on 5 in. by 3 in. cards, and when letter A is sent the cards are impressed with a rubber stamp to indicate the fact, and placed in a card drawer before a guide card with tab marked "A," and suitably printed to record the quantity of letters posted and the number of replies received. The quantity of replies is noted daily on the guide card, and the inquirers' cards are removed from the drawer and Form 12 is originated for each. The original prospect card then becomes the "tickler," and is used in the manner previously explained.

At the expiration of a pre-determined period, letter B is sent to the names on the cards remaining before "A" guide, the cards stamped B, and removed from front of letter "A" guide to the front of a similar one for letter "B."

The cards which secure no replies eventually pass from the front of a guide for letter C into a passive index. The guide cards show the "pulling power" of each letter.

Travellers' Records.

Travellers' reports of calls serve two purposes. Primarily, they are intended for the information of the Sales Department, but when the

representatives are paid wholly or partly by commission, the calling slips also direct the payments of commission. The possible volume of business must be estimated when fixing terms, and an incentive given to secure new trade. Outdoor salesmen should be encouraged and assisted in every way practicable, and disputes regarding commissions avoided by the installation of an efficient system of records. The work of the travellers can easily be regulated when each is allotted a definite territory. Below is described a model system for town travellers, suitable alike for large and small concerns.

Two forms are issued for each customer (see Nos. 14 and 15). The former is used by the traveller to report calls and the latter is the office record. At the beginning, all forms No. 14 for a particular ground are given to the traveller on that route for sorting into rotation of call; all the slips are then returned to the office and a suitable portion handed to the salesman for attention. The result of the call and the date to call again are reported on the forms each day, and filed by the office in a loose-leaf binder under the date of the next call to be made. In this manner, the sheets for the travellers' attention come up automatically each day, and no prospect is neglected.

Moore's Modern Methods, Ltd., London. Binder and holes in leaves, Pat'd

Name *Salesman*

Address *Territory No.*

Business *Systems used*

Source *Man to See*

To Call	Called	Report	Am t of Order		

FORM 14.

TRAVELLER'S REPORT FORM.

(Size, 5 in. × 8 in.)

Form No. 15 is indexed alphabetically under the customer's name, each district separately, and never leaves the office. The dates of calls reported on Form 14 are noted on Form 15, as

Name *Territory No.*

Address

Remarks

Called	To Call	Given Out	Called	To Call	Given Out	Called	To Call	Given Out	Called	To Call	Given Out

Silcox's Modern Methods Ltd., London. Binder and holes in leaves Pat'd

FORM 15.

OFFICE RECORD OF TRAVELLER'S CALLS.

(Size, 5 in. × 8 in.)

also are the dates on which No. 14 is given out and the dates to call again. Thus, Form 15 shows who is in possession of Form 14 and records the last call made.

A digest of important reports can be made on the back of Form 15 for the guidance of the Sales Manager.

Commission is paid to the traveller on all orders received from his territory provided the records show that he has called within an arranged period, say three months of the date of the order.

The scheme outlined requires some modification for the control of country travellers. Reports should be sent in daily for every call made, with notification of the traveller's address for the next day and the day following. A list of calls for each journey should be prepared in advance, and the separate reports filed in the customers' file after attention. Where a complete customers' record is maintained, a digest of important reports is recorded on Form No. 12.

Each traveller should be furnished with an order book. Sometimes these books are made with triplicate sheets, one copy for the customer, one copy for the traveller, and the other for the office. The customer may be asked to sign the forms when no other official order is given.

CHAPTER VI

SALES ORDERS AND INVOICING

When an order is received, it should be carefully examined to see whether the prices, terms, etc., are acceptable and whether the customer is good for credit. If the account be a new one and credit is required, trade references may be requested or a confidential inquiry may be made through one of the well-known mercantile offices, such as Stubbs. Provided everything is satisfactory, the order should be acknowledged and put in hand without delay.

Order Routine.

The utmost care must be exercised in planning the order routine as upon it depends the speed and accuracy with which orders are put through. Conditions will dictate the style of the forms and the smaller details, but in all cases the loose-leaf method affords great advantages over bound books. It is generally desirable to allot a distinguishing order number to each order by entry in an Order Register. The form illustrated (Form 16) provides for the registration of 20 orders. The unit ciphers are printed in ; and the tens, hundreds and thousands are filled in by hand as required.

ORDER REGISTER

Order No.	Date Received.	Customer.	Date Com-pleted.	Invoice No., or D.B. Fo.
0				
1				
2				
3				
4				
5				
6				
7				
8				
9				
0				
1				
2				
3				
4				
5				
6				
7				
8				
9				

FORM 16.—ORDER REGISTER.
(Size, 5 in. × 8 in.)

As soon as an order is executed, the " date completed " and the sales reference are noted against the original entry, and orders not so marked are deemed to be unexecuted, and frequent investigation is made to ensure that all goods dispatched are properly charged.

When a large number of orders is received daily, a different style of register is advocated. The lines of this register are printed 00 to 49 on the left-hand pages and 50-99 on the right-hand pages ; thus each opening of the book provides for the registration of 100 orders. The pages are numbered in folios like a ledger, and the order numbers consist of the page number and the line number ; for instance, the order entered on line number 99 of folio 20 is given the number 2099.

The order number is stamped on the customer's original order and also upon all forms pertaining to it.

The order having been duly registered and allotted a number, steps must be taken to instruct the warehouse or factory to proceed with the work. The practice of executing orders directly from the customer's official order is to be deprecated, as if the order be lost a difficult problem arises. The best method is to copy the details of the order upon loose-leaf forms. Numerous copies of an order can be made at one writing

by means of carbon paper, and the different copies may be distinguished by the use of paper of distinctive colours. The copies written at one operation may include the invoice, acknowledgment of order, day book copy, packing note, works order, delivery note and receipt, etc. Besides saving considerable time, a system of this description eliminates the chance of error in copying from one book to another, and one is certain that all copies are alike without the trouble of checking.

In many businesses, it is expedient to write the job order and the cost sheet at one operation; the cost sheet then bears the details of the order on the front, and the back is employed for the entry of time and material.

It may not be desirable to divulge prices to the warehouse and factory staff, and in that case the order forms can be made shorter than the invoice, or the carbon can be cut so that prices do not appear on the forms for use outside the office.

Where part deliveries are frequent, it is preferable not to write the invoice and day book copy at the same time as the other copies mentioned; and in these circumstances, the system should be divided into two parts, viz., the order and the invoicing.

The disposition of the various copies depends entirely upon the attendant circumstances. The completed forms are best filed in loose-leaf binders to give a cross reference, one kind alphabetically under the name of the customer and others numerically under the order number.

Examples.

The following concrete examples will doubtless suggest how the multiple order system can be modified to meet individual requirements.

CASE 1. The office is adjacent to the warehouse and standard goods are supplied *ex* stock. Part deliveries are frequent. The average number of items on each order is six.

ORDER REGISTER. As soon as an order is received, the name of the customer is entered in a consecutive order register, as previously described.

ORDER FORMS. When the order has been registered in the above manner, the details are copied upon duplicate forms, one copy for office use and the other for the Dispatch Department. The back of the office copy is printed to record the invoicing of part deliveries, and the back of the dispatch copy for entries of goods sent. Both forms are headed with the order number.

The office copies are filed in an Unexecuted

RECEIPT.

Date

Your Order No.

Our Order No.

DELIVERY NOTE

Date

Your Order No

WORKS ORDER.

ROCKWELL-WABASH CO., LTD.,

99 MILTON STREET,

LONDON, E.C.

DATE OF ORDER

DATE

CUST. ORDER No.

OUR ORDER No.

STOCK USED.

ORDER.

ROCKWELL-WABASH CO. LTD

DATE OF ORDER

DATE

CUST. ORDER No.

OUR ORDER No.

FORWARDED BY

STOCK USED

Dog Book Folio

Dog.

Cards

CARRIAGE

SOLD TO

Dissection.

L.F.

G. L. Cab.

Doc. Cab.

Cards

G. L. Obs.

R.L.A.Obs.

Ver. Obs.

Ver. A.Sch.

L. L. Obs.

Folders

Indexes

T. Boxes

Printing

Ruling

G. O. E.

Sundries

G. O. E.

Packing

TOTAL

INVOICE

Telegraphic & Cable Address

Telephone

Telegrams

DATE

YOUR ORDER No

OUR ORDER No.

FORWARDED BY

PER

CARRIAGE

SOLD TO

Rockwell-Wabash Co. Ltd.

ROCKWELL-WABASH

EXPANSION BUSTRIES

Leather Page Cash Books Catalogue

Drawer and Binder Furniture

Bennett & Rowland

Manufacturing Stationers

99 Milton Street

London E.C.

CONSIGNMENT

WEIGHT

FORM 17.

A SET OF INVOICE AND ORDER FORMS.

(1911) *bet. pp.* 56 *and* 57

Order binder alphabetically under the customers' names until the orders are completed.

Dispatch orders are sent to the warehouse for execution.

As soon as a part delivery is made, the particulars are entered on the back of the dispatch order which is returned to the office for invoicing. The invoice number is recorded on the back of the office copy, and the dispatch order is sent back to the Dispatch Department for attention to the remainder of order. Upon completion of the order, the entries on the back of the two forms are compared, and the total of the invoice column on the back of the office copy is checked against the total amount of the order as shown on the face of the form. The completed copies are disposed of as follows—

Office copies are removed from the Unexecuted Order binder and filed in alphabetical order in an Executed Order binder, thus clearing the former of all finished work.

Dispatch orders are filed in numerical order under Order Nos., to form a cross reference to the alphabetically arranged office copies.

INVOICING. Each time the dispatch order is returned to the office, notifying that a part delivery has been made, an invoice is issued for the goods delivered. Invoices in duplicate are

put up in pads, numbered in advance, and the carbon copies are filed in a loose-leaf binder in numerical order. This method renders unnecessary the usual day book, as the totals of each invoice are entered in an invoice summary to give the sum of sales to credit to the Sales Account. The invoice summary can be ruled for analysis of sales, or it may take the form of a Register of Sales and Costs when the product is specially made and a costing system is in use. Ledger postings are made direct from the invoice copies; these copies are first sorted in the same order as the accounts in the ledger to save time in posting, and afterwards resorted in numerical order for filing and entry in the Invoice Summary.

It is understood that additional copies of an order can be made at the same writing. An extra copy may be required for a customer to serve as an acknowledgment, or a factory order may be necessary for the production of special lines.

Instead of the Dispatch Department sending the Dispatch Order to the office every time a part delivery is made, the office may be notified of "goods ready" by means of a duplicate packing note, and a copy of the invoice may be employed as authority to release the goods. Then the Dispatch Order would remain in the warehouse until finally completed.

CASE 2. The office is situated in the City of London and the warehouse in Manchester. Orders are received and invoiced by the office but executed by the warehouse. Part deliveries are not frequent.

A similar Order Register is employed as in Case 1. Invoice, day book copy and dispatch order are written at one operation. The invoice and day book copies are filed together in numerical order in an Unexecuted Order binder and the dispatch order is posted to Manchester.

ADVICE NOTES. The warehouse is furnished with pads of numbered triplicate forms—

1st copy, perforated to tear.	Advice to customer.
2nd copy, ,, ,,	Advice to London.
3rd copy, secure in book.	Manchester copy.

When the goods are dispatched, the warehouse sends the first copy to the customer and the second copy to London. Upon receipt of advice, the office removes the invoice and day book copies from the Unexecuted Order binder, checks the advice against invoice, dates both day book copy and invoice, and posts the latter to the customer. The day book copy is placed in a loose-leaf binder under date of invoice and given a rotation number as filed ; the rotation number is entered in the Order Register and also marked on the advice note. The advice note is filed under its own number in a separate binder.

CARRIER'S RECEIPT *Date*.....

Carrier.....

Order No.	Parcels.	Cases.	Consignee.	Address.	Weight.			Who pays carriage.
					cwts.	qrs.	lbs.	

SENDER : *Modern Trading Co., Prospect Place, London*

Received by.....

FORM 18.—LOOSE-LEAF CARRIER'S RECEIPT.

(Size, 5 in. × 8 in.)

An invoice summary is used as in Case 1. The customers' original orders are preserved for reference in the regular filing system.

Carrier's Receipts.

A receipt should be taken for all goods delivered. The receipt can be written at the same time as the order copies and held in a binder until required, or it may be expedient to make out receipts when the goods are ready for dispatch. Where loose-leaves are in use, receipts for hand deliveries can be filed in alphabetical order under the customers' names.

A useful loose-leaf receipt form for deliveries by rail or carrier is shown (Form No. 18). The forms are written in duplicate, one copy being handed to the railway carman, and his signature taken on the other. The completed forms are filed in a loose-leaf binder furnished with dividing sheets to separate the records relating to each carrier.

The forms falling under each section are arranged according to date, and as the route is recorded on the filed dispatch order copy and the Order No. on the receipt note, reference can be made in a minimum of time.

CHAPTER VII

PURCHASES AND STOCK

THE small trader will probably be his own buyer and be prone to give verbal orders without sending an official demand. All purchase orders should be confirmed in writing, and a copy retained for reference and proof in case of possible disputes regarding qualities, quantities or prices.

Where only a few orders are issued, an ordinary bound duplicate order book will answer the purpose, but in the majority of businesses a loose-leaf order system offers many attractions. The bound duplicate book is unsatisfactory for a large number of orders, for the reason that copies of uncompleted orders cannot be separated from completed orders, and considerable time is required to determine what goods are on order. One may be compelled to search through numerous order books for information required. The methods defined below can be adopted with confidence, but modifications may be necessary to meet individual requirements. We will first describe a duplicate order system, and then explain a method in which three copies of the order are used.

Duplicate Order System.

The forms are put up in writing pads containing order and plain sheet for copy, arranged alternately and numbered in duplicate. Original and copy are written at one operation by means of carbon paper, the original being sent to the supplier and the copy filed in a loose-leaf binder alphabetically under the supplier's name. The incoming goods and invoices are checked with the order copies, which, upon completion, are removed from the current binder and filed in a transfer binder. In this manner, the "Unexecuted" binder is cleared of all finished orders, and thus constitutes a record of orders to be filled. The alphabetical dividing sheets with which each binder is furnished render reference instantaneous.

Triplicate Order System.

A triplicate order system should be employed where the Purchasing Department is separate from the Stores or Receiving Department. The original order is sent to the supplier of the goods, the second copy being retained by the Purchasing Department, and the third copy handed to the Receiving Department. The Purchasing Department copies are filed alphabetically under the suppliers' names in a loose-leaf binder, and the unexecuted Receiving Department

copies are indexed in the same way in a Receiving Department binder. Incoming goods are checked against Receiving Department copies, which, when completed, are marked with delivery date, signed, and returned to the Purchasing Department, where they are filed in numerical order in an Executed Order binder.

The completed Purchase Department copies are removed from the current binder and filed in alphabetical order in a transfer binder.

Where a Stores Received Book is not in use, the suppliers' invoices are verified by these completed order copies.

Goods Inwards or Stores Received Book.

As soon as the goods arrive, they should be carefully checked with the order copy to see that they conform with the specification in every respect. It is well to arrange that all packages be received in one place and that particulars of all incoming goods be entered in a Stores Received Book. (Form 19.) A chronological record of this description is desirable in many cases, particularly when Stores Ledgers are maintained and a costing system is in use. Rejected goods should be entered in a Stores Returned Book and the invoice held up pending the receipt of a credit note.

All incoming invoices are checked with the Stores Received Book, and credit notes compared with the Stores Returned Book. The illustration shows a simple ruling for a Stores Received Book, which includes a column to indicate

Folio

Date from *Date to*

Date	Order No.	From whom.	Descrip-tion.	Quan.	Price.	Value.			Invoice Passed.	Stock Led. Folio.

FORM 19.—A SIMPLE STORES RECEIVED RECORD.
(Size, 8 in. × 10 in.)

that the invoice has been passed, and is also designed to act as a posting medium for the Stores Ledger. It is usual to impress each invoice with a rubber stamp worded somewhat as follows—

Date Received.....
S.R. Book Fo.....
Received by.....
Price O.K.....
Extensions O.K.....
Quantity O.K.....
Charge to.....
Passed by.....

When the entries are completed, the invoice is ready for posting in the Purchase Journal.

The manner of filing completed invoices is dealt with in Chapter VIII.

Buyer's Guide.

A useful record of cost prices can be compiled from the Stores Received Book or the incoming invoices. A list of this description is of great value to the buyer and saves considerable time

Description of Article

Date.	From whom Purchased.	Invoice No.	Price.	REMARKS.

FORM 20.—COST PRICE LIST AND PURCHASE RECORD.
(Size, 5 in. × 8 in.)

in pricing inventories. A separate form is assigned to each article, and the sheets are filed in a loose-leaf binder between dividing sheets with projecting tabs upon which the classification is inscribed. All records relating to a particular class are kept together, and new sheets are added as required. The form illustrated is self explanatory (Form 20).

The cost of articles manufactured in the house can be recorded in a similar way, the information being posted from the cost sheets. A

record of comparative costs of different batches of the same article is the culminating point of any cost system ; a sheet ruled as Form 21 will answer most requirements.

Article.....

Date.	Order No.	Material.	Labour.	Oncost.	Total Cost.	Quantity Produced.	Unit Cost.

FORM 21.
(Size, 5 in. × 8 in.)

The above record will reveal whether it is cheaper to manufacture or to buy the articles ready-made.

Stores Ledgers.

Stock is as valuable as cash and should be accounted for with equal precision. It is surprising that some traders take the greatest pains to keep track of small items of petty cash expenditure, and yet trust to luck in the matter of more valuable material.

A Stores Ledger bears the same relation to the stock as the Cash Book bears to the cash, and it is just as necessary to compare the Stores Ledger balances with a physical inventory as

it is to check the cash in hand with the balance shown by the Cash Book.

The ruling of a Stock Ledger may provide for record of quantities only, or weights, quantities and values can be shown, and in some cases it is desirable to record amounts on hand and the quantities available for new orders. Columns can also be provided to record goods on order, but not received. The ruling illustrated (Form 22) is designed to record quantity ordered, received, issued, on hand, and quantity available for new orders. A simple form with columns for Date, Reference, Amount Received, Date, Reference, Amount Issued, Balance on hand, will answer the requirements of many small traders.

Besides constituting a perpetual inventory, a Stock Ledger is of great value to the buyer in that it shows the rate of consumption of each article carried. Where such a system is in use, there is no excuse for overbuying or for manufacturing stock in excess of requirements.

The indexing facilities of the loose-leaf system render it preferable to all other means of classifying the stock accounts. A separate sheet is used for each article and a size employed that is appropriate to the ruling. The standard sizes of cards are often too small for the purpose.

Article *Handles, brass, stamped*

Stock No. A 86

MINIMUM STOCK *144*

QUANTITY TO ORDER *5 gross*

ORDERED.			RECEIVED.		ISSUED.			IN BIN.	APPLIED ON ORDERS.			AVAILABLE.
Date	Quantity.	Order No.	Date	Quantity.	Date	Quantity.	On Ord. No.	Quantity.	Date	Quantity.	Order No.	Quantity.
1921.			1921.		1921.				1921.			
1/9	Bal.	B.F.		600				600	1/9			600
2/9	720	286	5/9	144				744	1/9	72	8,692	528
					6/9	72	8,692	672	1/9	72	8,697	456
					6/9	72	8,697	600	3/9	56	8,700	400
			6/9	144				744	4/9	50	8,706	350
					7/9	56	8,700	688	5/9	—	—	494
					8/9	50	8,706	638	6/9	—	—	638
									8/9	38	8,710	600
			9/9	432		—	—	1,070	9/9	—	—	1,032

FORM 22.—A STORES RECORD SHOWING STOCK ON HAND AND ALSO STOCK AVAILABLE FOR USE.

(Size, 8 in. × 10 in.)

The forms can be filed alphabetically under the name of the article, or they may be grouped according to the nature of the goods, and classified and sub-indexed by means of index sheets with projecting tabs upon which the classification is inscribed. All sheets pertaining to a particular class are kept together, and new sheets are added as needs arise.

Where a Stock Ledger is maintained, it is well to verify the stock of a few articles each week so that leakages and mistakes are discovered soon after they occur. The store-keeper should not be told in advance which articles are to be checked, and the uncertainty will result in his keeping all stock in order ready for a possible stocktaking.

CHAPTER VIII

THE TRADER'S ACCOUNTS

STRICT book-keeping is one of the essentials of efficient organization. Unless proper accounts be kept, chaos prevails, and the trader never knows how he stands financially. As a matter of fact, it has been stated by an eminent authority that inefficient book-keeping is one of the principal causes of failure, and that the majority of small traders that come before the Bankruptcy Court have neglected to maintain a proper accounting system. Nowadays, the Surveyor of Taxes is causing many business men to bestir themselves and to look to their book-keeping methods, and if self protection is rightly styled the "first law of nature," one wonders why all traders do not master the rudiments of book-keeping before risking their capital. Space does not permit of a detailed exposition of the art of book-keeping, and the writer must assume that his readers have some knowledge of the double entry system, which is the only method of keeping accounts with any degree of accuracy.

It is well to appoint a qualified accountant to open the books and to make the "closing entries" at the end of the year, but the trader

or his chief clerk should be capable of keeping the ledger postings up to date, rendering statements, etc.

While the method of securing the results desired may vary in detail, the principle always remains the same, and it is hoped that the applications to be described will be helpful to those in difficulty with their books. The trader's accounting books should show whether he is solvent or insolvent, his surplus or deficiency, whether the business is gaining or losing, the amounts he owes to each creditor and the amount owing to him by each customer. To secure these facts, the following books, or short cut substitutes for them, must be employed—

BOOKS OF ORIGINAL ENTRY :
- Cash Book.
- Petty Cash Book.
- Purchase Book or Invoice Book.
- Sales Journal or Day Book.

LEDGERS :
- Purchase Ledger.
- Sales Ledger.
- General Ledger.

Cash Book.

It is hardly necessary to say that the Cash Book is for recording the receipts and disbursements of cash. Many small business men prefer to keep the Cash Book themselves, and personally

attend to financial affairs. One of the best checks against cash is to bank all the cash received and draw cheques for petty cash expenditure. Then the petty cash transactions can be entrusted to a clerk and recorded by him in a separate Petty Cash Book. Sometimes a predetermined amount is allotted to petty cash and the balance made up to that figure each week by refunding from the main cash the amount spent during the previous week; under these conditions, the total weekly expenditure is posted to the Cash Book in one item.

The Cash Book ruling in common use has three cash columns on each side of the opening of the book; the columns are for entry of discount, office cash, and bank respectively. The illustration shows how the columns are employed (Form 23). It will be seen that the bank column is really a bank account and renders unnecessary a separate account for bank in the ledger. In many cases, particularly when short cut sales ledger methods are in use or the accounts are numerous, it is expedient to verify the balances of the Sales Ledger and Purchase Ledger separately, and thus localize errors in posting. In such circumstances, a separate column is ruled on the Dr. side of the Cash Book to record

Dr. RECEIPTS

192..	PARTICULARS.	Fo.	Discount.			Cash at Office.			Paid in Bank.		
			£	s.	d.	£	s.	d.	£	s.	d.
Jan. 1	To Balance					50	10	–	200	10	–
„ 6	„ J. Smith			10	–	4	10	–			
„ 11	„ Office.								25	–	–
„ 11	„ T. Jones					2	–	–			
„ 11	„ L. Fisher					1	10	–			
„ 12	„ H. Bailey		1	–	–	19	10	–			
„ 15	„ Bank					10	–	–			
„ 15	„ H. Atkin					2	–	–			
„ 20	„ Wilson					1	–	–			
„ 21	„ Office.								20	–	–
„ 30	„ T. Jones					1	–	–			
	„ Discount Account *Dr.* . .		1	10	–						
						92	–	–	245	10	–
Feb. 1	„ Balances B.F.					29	10	–	205	10	–

FORM 23*a*.—LEFT-HAND SIDE OF CASH BOOK.

PAYMENTS *Cr.*

192..		PARTICULARS.	Fo.	Discount.			Cash at Office.			Drawn from Bank (cheques).		
				£	s.	d.	£	s.	d.	£	s.	d.
Jan.	11	By Bank					25	–	–			–
,,	11	,, J. Brown					2	10	–			–
,,	14	,, Petty Cash								10	–	–
,,	15	,, Office.								10	–	
,,	16	,, J. Seller		2	–	–	15	–	–			
,,	17	,, J. Good		3	10	–				20	–	–
,,	21	,, Bank					20	–	–			
		,, Balances C. F.					29	10	–	205	10	–
		,, Discount Account *Cr.* . .		5	10	–						
							92	–	–	245	10	

FORM 23*b*.—RIGHT-HAND SIDE OF CASH BOOK.

cash received from Sales Ledger accounts, and another special column is provided on the Cr. side for entry of cash paid on Purchase Ledger accounts. The separate totals of these columns are the sums received on the Sales Ledger and cash paid on the Purchase Ledger. The total sales and purchases for the period will be shown by the Sales Journal and the Purchase Journal respectively, and the following examples will

Sundry Debtors Account

Dr.	£	s.	d.		£	s.	d.	*Cr.*
Balance owing to you on Sales Ledger at commencement of month	56	10	–	Cash received on Sales Ledger Accounts as per special column in Cash Book . . .	50	–	–	
Sales for month as per Sales Journal . .	210	–	–	Balance owing to you at the end of month which must agree with total of balances of Sales Ledger at end of period. . .	216	10	–	
	£266	10	–		£266	10	–	
Balance brought down	216	10	–					

Sundry Creditors Account

	£	s.	d.		£	s.	d.
Cash paid on Purchase Ledger accounts, as per special column in Cash Book . .	100	–	–	Balance owing by you at commencement of period as per Purchase Ledger . . .	150	–	–
Cash paid on Purchase Ledger accounts as per special column in Petty Cash Book .	5	–	–	Total Purchases for period as per Purchase Journal . . .	250	–	–
Balance carried down which must agree with total of outstanding accounts on Purchase Ledger at end of period	295	–	–				
	£400	–	–		£400	–	–
				Balance brought down .	£295	–	–

illustrate how the Sundry Debtors account and the Sundry Creditors account represent the Sales and Purchase Ledgers in the General Ledger. The General Ledger should be a summary of the totals of all the other books.

It will be understood that the above controlling accounts are impossible in very small businesses where all the ledger accounts, i.e. sales, purchases and general, are kept in one book and the books are balanced as a whole. Many large businesses use a separate Cash Book for each ledger instead of the tabular Cash Book described

Where all purchases are made for cash, or where all outstanding debts are paid regularly each month, the Purchase Journal can be combined with the Cash Book by the use of additional columns on the creditor side to dissect the purchases under their appropriate headings. In any event, such items as rent, gas, etc., need not be passed through the Purchase Journal but charged directly from the Cash Book to the account affected. It is well to open two accounts for rent and for similar expenses that are paid at long periods. In the case of rent, one account will be " Rent Accrued " and the other " Rent." The Rent Accrued Account will be credited with monthly apportionment of rent and the corresponding debit will be made to Rent Account.

The Rent Accrued Account will be debited with amounts actually paid as per Cash Book and will always show the balance due or paid in advance. The Rent Account will be closed out to the Profit and Loss Account at the end of the financial period. Ledger postings that are not derived from any of the original books of entry mentioned above, should be passed through a journal to satisfy the rule that no posting be made to the ledger except through the medium of a book of original entry. Some accountants prefer to originate a voucher for each monthly apportionment of rent and treat the vouchers as incoming invoices by passing them through the Purchase Journal; then the landlord receives credit like an ordinary creditor and Rent Account is debited. The main point is to introduce unpaid rent into the books so that they show the true state of affairs at all times.

Petty Cash Book.

The Petty Cash Book is for record of small expenses. It is really a part of the Cash Book, and a separate record of petty cash expenses is employed for the one purpose of relieving the chief cashier of entering a large mass of small items in his main Cash Book. The amounts drawn for Petty Cash are posted on the credit

side of the main Cash Book and on the debit side of the Petty Cash Book. The credit side of the Petty Cash Book is ruled to analyse the petty cash expenditure under the various expense accounts opened in the General Ledger, and a separate column is employed for items paid on Purchase Ledger Accounts ex petty cash. The Petty Cash Account in the General Ledger is debited from the main Cash Book and credited from the total of the payment column of the Petty Cash Book.

A separate Postage Book is generally used to record amounts spent on postages. The Postage Book bears the same relation to the Petty Cash Book as the Petty Cash Book bears to the main Cash Book.

A voucher should be secured by the petty cash clerk for all petty cash paid out.

Purchase Journal.

The Purchase Journal is for record of the goods bought on credit, and is the original book of entry from which the suppliers' accounts in the Purchase Ledger are credited. In fact, this book is really a summary of suppliers' invoices.

When the invoices have been passed for payment in the manner described in Chapter VII,

they may be filed in alphabetical order in a box file until the end of the month or immediately entered in the Purchase Journal. The small trader will have but few invoices, and he can safely wait until the end of the month when all bills from a particular supplier will be grouped together in order of date, and in that order posted to the Purchase Journal. Thus, the entries will fall in the same sequence as the ledger accounts in the loose-leaf ledger, and each account need be turned up once only for ledger posting.

Although many traders copy each invoice in detail in the Purchase Journal, it is generally unnecessary to do so. The invoices can be referred to for particulars of the goods supplied, and completed invoices should be so filed that any one is instantly available. The following method gives good results—

A rotation number is given to each invoice as entered in the Purchase Journal, and the invoices are filed on an arch file in the order of rotation numbers. The Purchase Ledger posting reference consists of the Purchase Journal folio and the invoice number, written thus : 26/240, the 26 being the folio and the 240 the number of the invoice. The loose-leaf ledger is an alphabetical key to the numerically arranged invoices, and all invoices from a particular supplier can be found quickly by reference to his ledger account.

Where it is desirable to keep all invoices from a supplier together, the above scheme cannot

be adopted and it will be well to employ the Alpha-Merical system of filing explained in Chapter IV.

The most simple form of ruling for a Purchase Journal provides columns for date, name of supplier, purchase ledger folio, and three cash columns. The first cash column is for entry of amount of invoice, the second and third for dissection of goods under re-sale and expense purchases. The total of the second column is debited to Purchases Account, and the individual items in the third column to the appropriate expense accounts. The three cash column ruling will suit the majority of small traders, but in cases where expense items of the same nature constantly recur, it is well to employ an analysed Purchase Journal so that only the monthly totals of such items are posted to the General Ledger expense accounts. An analysed Purchase Journal is generally ruled with columns headed—

Invoice No.	Date.	Supplier's name.	Folio.	Amount of Invoice.

and suitable cash columns to dissect the purchases under the headings required.

Sales Journal.

The Sales Journal is the direct opposite to the Purchase Journal. While the latter is a

summary of suppliers invoices, the Sales Journal is for record of the trader's invoices to his customers. A detailed Sales Journal would contain an exact copy of every invoice sent out, but in these days of duplicating systems, it more often is a summary of invoice totals, the details of invoices being provided by carbon copies of the actual invoices arranged in numerical order in a loose-leaf binder. As explained in Chapter VI, the duplicate invoice forms are numbered in advance and made up into pads. The invoice copies are first sorted into convenient order for posting to the ledger accounts, and afterwards arranged numerically for filing in the binder and summarizing in the Sales Journal. The method gives a double check on the postings in that both the Sales Journal and ledger are posted from the original entry, and a mistake in posting either book will be revealed by the trial balance. Under the old method the ledger was posted from the Sales Journal, and a mistake in the Sales Journal could only be caught by calling back.

In cases where the regular sales on credit are supplemented by sales over the counter for cash, duplicate counter books should be used and the cash taken checked with a summary of the counter book duplicates. The daily

amount of cash sales should be entered in the Cash Book, and the monthly total either credited to a Cash Sales Account or entered in the Sales Journal, and thus be absorbed in the total sales credited to the Sales Account.

Ledgers.

One ledger can be used for all the accounts and the accounts balanced as a whole, or separate books be employed for Sales Accounts, Purchase Accounts and Impersonal Accounts. If the trader knows in advance that he will have but few accounts altogether, he may safely commence with an "all-in" ledger, but it will be well to adopt the loose-leaf system and divide the ledger into three sections, one section for Sales Accounts, one for Purchase Accounts, and one for Impersonal Accounts. Even if the ledger be balanced as a whole, this arrangement will be exceedingly convenient in practice, particularly when rendering statements and taking out balances.

Some of the advantages of the loose-leaf system are set forth in Chapter II. The chief attractions of the loose-leaf ledger are as follows—

SELF INDEXING. Separate index division sheets are distributed through the binder and the accounts arranged behind them in alphabetical order or according to classification required. The old style index, inseparable from the bound ledger, never has to be written up, it being entirely dispensed with.

PERPETUITY. A new ledger never has to be opened, as old sheets are transferred and new ones added as required.

ELIMINATION OF DEAD MATTER. Filled pages and closed accounts can be removed to the transfer, and only live matter handled.

The one-time prejudice against loose-leaf ledgers has died a natural death and the system is now accepted as a business necessity. A binder should be chosen that permits of speedy removal and insertion of sheets and that gives a flat writing surface.

Statements (In).

When the statements are received for goods bought on credit, they should be checked with the accounts in the ledger, and if correct passed for payment and filed alphabetically in a box file until pay day. The principal will find it convenient to have a monthly list prepared showing all the accounts payable; he can then see at a glance how much he has to pay out, and whether his bank balance is equal to the call upon it.

Statements (Out.)

The trader's statements of account will be copied from the Sales Ledger in the usual way. Forms with tuck-in flaps save the cost of envelopes and of addressing them. Where a loose-leaf

ledger is in use, the work of writing up statements can be divided among the clerks available.

Receipts.

Receipts have to be given for cash received. Carbon copies of receipts are better than counterfoils in that they save an operation and avoid the possibility of a disagreement between receipt and counterfoil. The receipts should be numbered in duplicate, and the Cash Book posted from the carbon copies. It is well to enter the receipt numbers in the Cash Book. Some traders use duplicate receipt books with duplicates arranged to form a Cash Received Book. One method is to have the copies wider than the receipts so that they extend beyond them at the front edge of the book. The extension is ruled with cash and discount columns to which the amounts of the receipts are carried; the daily totals of these columns are entered in the Cash Book as one item, and the postings to the ledger accounts are made direct from the carbon copies of receipts.

The trader will also require receipts for the payments he makes. It is a good plan to use cheques printed on the back so that the endorsement also serves as a receipt. This method saves time in checking receipts for cheque payments; cancelled cheques can be stuck to their

original counterfoils, and reference facilitated by entering the cheque numbers in the Cash Book when posting.

In cases where the above method is not adopted, the receipts should be checked with the Cash Book and the receipted invoice or statement filed according to date. An ordinary box file with a January to December index will answer the purpose.

Wages.

Every business man pays wages. There are many ways of "paying out," but the envelope system is preferable in the majority of cases. The exact amount required should be drawn; the proportion of notes, silver and copper necessary can be calculated from the Wages Book. The names of employees and amounts due should be written in advance on the envelopes, which, when numerous, may be divided into convenient sections. Filling the envelopes is a two-handed task. One clerk holds the Wages Book and the cash, the other clerk takes charge of the envelopes. The first clerk counts out wages as recorded in Wages Book, calls name, and hands cash to the second. The second clerk checks amount against that written on envelope, and, if correct, encloses the cash, When the

cash is exhausted and the wages completed, it is reasonable to assume that everything is correct, and the envelopes may be sealed ready for distribution. As an additional precaution against collusion and fraud, a third party may be commissioned to hand the envelopes to employees and take their receipts.

CHAPTER IX

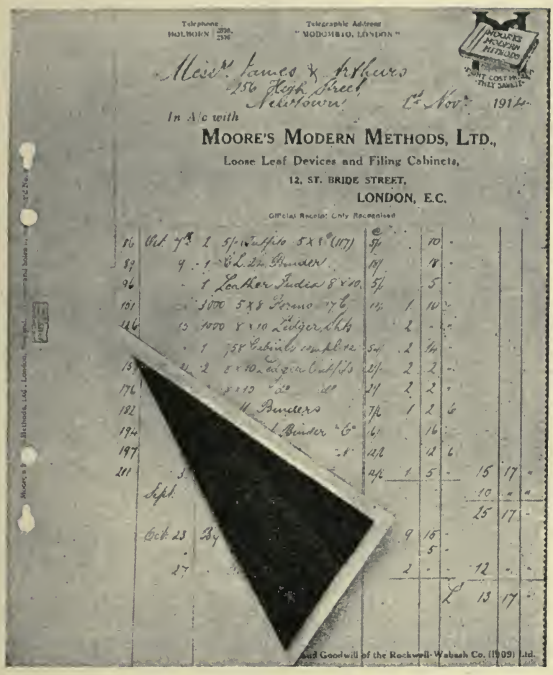
SHORT CUT METHODS OF KEEPING ACCOUNTS

THE average retail trader abhors account-keeping, particularly when he is his own book-keeper and must needs attend to his books after closing time. Several short cut methods have been designed to lighten labour in keeping retail credit accounts, and that called the Duplicate Statement System is worthy of consideration. Many traders, such as retail grocers, chemists, drapers and motor garage proprietors, are expected to render itemized weekly, monthly or quarterly accounts to their customers, and the frequent re-copying of details from one record to another is the *bête noire* of most shop-keeper book-keepers.

Duplicate Statement System—With Ledger.

Everyone is familar with the method in common practice. The particulars of each order are entered in a counter book, then posted to the Day Book from which the ledger is posted, and once more entered in detail on the customer's statement of account. The duplicate statement system involves the writing of details twice only

instead of four times, and a further attraction is that the customers' statements are ready



FORM 24.

DUPLICATE STATEMENT SYSTEM.

(Size of Duplicate, 5 in. × 8 in., or 10 in. × 8 in.)

whenever they are required. Some small traders make the statement copy serve as the Sales Ledger, but in the majority of cases the monthly

total of the statement is posted to a separate ledger account.

The following equipment is required to operate the method—

A supply of duplicate statement forms as shown in the illustration, with carbon paper to suit. (Form 24.)

A loose-leaf binder for current statements, fitted with an A–Z index.

A transfer binder.

A small loose-leaf ledger.

A supply of sales summary sheets to enter total of each bill to give total sales.

A statement form is allotted to each account, and the forms are filed in alphabetical order in the loose-leaf binder behind the appropriate index sheets. No written index is required. The statements should be arranged in the same order as the accounts in the ledger, so that the monthly totals can be posted to the ledger from beginning to end without loss of time in locating the accounts.

The entries to the statements are made daily from the shop counter book duplicates, which, before posting, can be sorted into alphabetical order to correspond with the statement binder, thus speeding up the work. Carbon paper is used to make the duplicate copy.

Any cash received is posted direct to the ledger account, as are also credit notes for returns and allowances. At the end of the period, the statement is completed by adding any balance owing at the beginning of the period, and deducting cash payments and credits as shown by ledger. Then the top copies are detached at the perforation and sent to customers, leaving the duplicates in the binder. These duplicates are numbered from 1 upwards, without disturbing the alphabetical arrangement, and transferred in bulk to the transfer binder from which each sales total is posted to its ledger account *as one item*, the number providing the usual reference. As the sheets are in the same order as the ledger accounts, the work is greatly facilitated.

It will be understood that as only monthly totals are posted to the debit of each account, a loose-leaf ledger with a small page can be used.

Duplicate Statement System—Without Ledger.

Where a separate ledger is not employed, the statement forms are ruled for Debit, Credit and Balance, and it is well to have the forms numbered in advance. The current sheets are filed in alphabetical order regardless of the numbers, and the debit entries are made in

the way previously described. Cash receipts are posted direct to the statements daily from Cash Book, and the balance is entered in the balance column after each posting. At the end of the period, and in fact at any time during the period, the statements are ready for the customers. When the originals have been sent out, the duplicates are sorted into numerical order and so filed in the transfer binder. Balances are brought forward to the new statements for the ensuing period, and the number of the previous statement is noted on the current one to make back reference easy. The sales total of each bill is entered on a Sales Summary sheet to give the total sales for the period. A complete register of statement numbers can be kept on index sheets in the current statement binder or a separate binder may be used for the purpose.

The busy retailer will appreciate that under this method the day book, ledger and statement are written at one time, for the statement copy performs the function of both detailed sales record and ledger.

Ledger—Day Book.

In some small businesses it is desirable to combine the ledger with the Day Book, i.e. to write full details in the ledger and make a

NAME *J. Brown,* ROUND NO. 8.

ADDRESS 23 *High Road.*

Week Ending.	Particulars of Sale.	Sun.	M.	T.	W.	Th.	F.	Sat.	Weekly Totals. (Sales) £	s.	d.	Weekly Summary.	£	s.	d.
1921.	Bread . . .		2/–	2/–	1/–	2/–	2/–	4/–		13	–	Arrears B.F.	1	10	–
May 28	Cakes . . .							3/6		3	6	Sales		18	6
	Flour . . .				2/–					2	–	Total	2	8	6
	Cash . . .					15/–						Cash		15	–
	Bread . . .											Arrears B.F.	1	13	6
	Cakes . . .											Sales			
	Flour . . .											Total			
	Cash . . .											Cash			
	Bread . . .											Arrears B.F.			
	Cakes . . .											Sales			
	Flour . . .											Total			
	Cash . . .											Cash			
	Bread . . .											Arrears B.F.			
	Cakes . . .											Sales			
	Flour . . .											Total			
	Cash . . .											Cash			
												Arrears C.F.			

FORM 25.—BAKERS' LOOSE-LEAF LEDGER.

(Size, 5 in. × 8 in.)

periodical summary of the debit entries to give the total sales. In these circumstances, a ledger having an extra wide item column on the debit side is favoured unless the business calls for a special ruling. The one illustrated (Form 25, p. 93) is suitable for bakers, dairymen, etc. A sheet is allotted to each customer, and the forms are arranged in a loose-leaf binder either alphabetically by name, or by rounds in rotation of call. One form provides space for a month's business, and new sheets are inserted in the binder as required. The customers' pass books are made up from the ledger which is posted daily from the rounds books. At the end of each week, each account is totalled and the balances are carried forward.

The total outstanding balances at the commencement of a period, plus total sales for that period as per rounds books, should equal the cash received for the period plus balances at the end of the period.

All the completed unpaid sheets for a customer can be kept together in the current ledger, and after settlement transferred to a transfer binder.

CHAPTER X

COST ACCOUNTING

Cost accounting is specialized accountancy. Primarily, a system of cost accounts is designed to show the cost price of each article, job, or process; and although it is obvious that such information is of incalculable value to the manufacturer, a recent investigation disclosed the fact that only 5 per cent of the manufacturers in the United Kingdom know their costs (*vide* "*Costing*," issued by the Ministry of Reconstruction). This does not mean that costs are not figured in some way or other, but that the methods employed are haphazard and lack proof of accuracy. It is not enough to know that the business is profitable on the whole; and when the annual Profit and Loss Account is the only guide, there is a danger of fostering departments or goods upon which an actual loss has been made and neglecting the more remunerative products. The importance of an efficient method of costing cannot be too strongly emphasized. A complete cost accounting system provides for the distribution of material, labour, factory overhead, administrative expenses, and selling expenses over the entire product,

and the totals (charged to the cost accounts) are verified by controlling accounts. As the monthly cost of sales is summarized, a monthly Profit and Loss Account can be prepared without taking a physical inventory. The advantage of that is clear. A monthly statement reveals increased costs and expenses soon after they occur, and renders speedy investigation possible; a yearly account often comes too late to be of service, and is of as much practical use to the business as a post-mortem examination to the deceased. Cost accounts are a sure check against losses of material, wasted time, and defective work, and give the necessary data to guide the manufacturer when making changes of policy or methods. Space does not permit of a detailed description of the various methods of cost finding, but as the Job Costing System is applicable to the majority of small manufacturing concerns, the following brief description of the method in use by a small firm of art metal workers may be helpful. The firm in question employs about twenty-five workmen, and the book-keeping is done by the principal. An annual audit is made by a qualified accountant who writes up the General Ledger and presents the Profit and Loss Account in the usual manner. The proprietor gets out his own monthly profit and loss statements

by means of the Costing System, and he compares these with the accountant's figures.

An ordinary bound analysis book serves for the Purchase Journal, and the purchases of material and expenses are dissected in the usual way. That is part of the general accounting scheme. (See description of Purchase Journal in Chapter VIII.)

The Wages Book is divided into two parts, one for productive and the other for non-productive workers. It is just an ordinary Wages Book bought at the retail stationers, and provides for record of totals of hours worked.

The Sales Journal is an ordinary three column Journal. A duplicate billing system is in use, and the totals of invoices and factory cost of sales are entered in the Journal from invoice copies and cost sheets. (See Chapter VI.)

Material.

Purchase orders are issued in duplicate, and incoming goods are entered in a Stores Received Book. A Stores Ledger is kept in the office on the card system, and the accounts are debited from the Stores Received Book and credited from stores requisitions. No material is issued from stores without the authority of a signed requisition. Requisitions are numbered in

advance (Form 26); completed sheets are filed in numerical order.

Material drawn in excess of requirements is returned to store and reported on "Foreman's Daily Report of Material Returned to Store" (Form 27).

Labour.

Labour is paid for according to time, and daily time sheets are in use (Form 28). The time sheet totals are entered in the Wages Book and the details are posted to the Cost Sheets. The forms are numbered in advance, headed and issued by the office, daily; completed sheets are filed in numerical order.

Oncost (also called Factory Overhead, Burden, etc.).

The selling and administrative expenses are almost negligible, and the manufacturer in question makes a schedule of his fixed charges and debits a monthly apportionment to the Indirect Expense Account in his factory ledger (which will be explained later). This account is also debited with expenses recorded in the Purchase Journal and Petty Cash Book, and with the non-productive labour shown in the Wages Book. The Indirect Expense Account shows the total Factory

MATERIAL REQUISITION

No.

Date *Job No.*

To STOREKEEPER. *Deliver the following from Stores—*

Quantity.	Description.	Weight.		For Office Use.				
		lbs.	ozs.	Price.	Amount			
Issued by	Entd. Cost Sheet							
Received by	,, Stock Record							
	,, Summary							

FORM 26.—MATERIAL REQUISITION.
(Size, 5 in. × 8 in.)

FOREMAN'S DAILY REPORT
OF MATERIAL RETURNED TO STORE

Date

No.

Job No.	Quantity.	Description.	Weight.		FOR OFFICE USE					
			lbs.	ozs.	Price.	Value.			Entd. Cost Sheet.	Entd. Stock Ledger.

Foreman's Signature.....

FORM 27.—FOREMAN'S DAILY REPORT OF MATERIAL RETURNED TO STORE.
(Size, 5 in. × 8 in.)

DAILY TIME SHEET

Workman's Name *No.*

Clock No.

Date *Rate*

Job No.	Description of Work.	Operat'n No.	Time Started.		Time Finished.		Total Hours.		Entd.	Amount.		

OVERTIME : Rule off sheet at 6.30 p.m. (6 p.m. on Fridays) even if in middle of job, and make new entry at commencement of Overtime.

FORM 28.—DAILY TIME SHEET

(Size, 5 in. × 8 in.

Expenses, and the Wages Book the total number of productive hours worked ; the indirect expense for a period, divided by the total number of hours worked for that period, is the rate per productive hour charged to each order to recover the overhead expenses.

Where the total overhead does not vary from month to month, it is easy to adjust the hourly oncost rate according to the productive hours ; for instance, if the normal oncost were £250 per month and 1,000 hours were worked during the period, the rate would be 5s. per hour. If on account of a slump only 500 hours were worked, the rate would rise to 10s. per hour. Even then it might be expedient to charge the cost accounts at the 5s. rate and debit the balance direct to Profit and Loss Account. Where the selling prices are based upon costs and the oncost rate is high by reason of poor business, the trader would probably lose what business he had if he tried to recover his losses from his customers.

It will be understood that the true rate is governed by (*a*) amount of business, and (*b*) amount of expenses, and that it is desirable to establish an average based upon a period covering both good and bad times. The rate charged, however, must be changed as soon as the controlling figures show it to be incorrect.

There are several methods of distributing oncost, and the one described above is called the "labour-hours" method. Where machines are an important factor in production, the hourly rate per machine or group of machines should be calculated by dividing the expenses applicable to the particular group by the average number of hours worked by that group. This involves an analysis of expenses according to machines and a record of machine hours. A part of the total expense might be chargeable to machines and a part to hand labour; the labour-hours rate would be used for hand labour, and the machine rates for the machine work. This is a big subject, and everything is dependent upon the existing conditions, but in most circumstances the application of factory oncost by a percentage method should be avoided.

Orders and Cost Sheets.

In the scheme under review, two classes of factory orders are issued, one kind for goods to be made for stock and the other for articles to be made to meet a customer's particular requirements (Form 29). In both cases, the cost sheet is written at the same operation as the factory order.

A number is assigned to each order by entry in an Order Register, and the order is known by

FACTORY ORDER *Date entered* *Job No.*

Date Finished *Invoice No.* *Customer's. No.*

Particulars—

Material Reqn. Nos.

Special Notes—

FORM 29.—FACTORY ORDER.
(Size, 5 in. × 8 in.)

its number throughout the factory. The names of the customers are not written on the orders, as it is the policy of the trader to keep such information from the factory. Goods are marked with the order numbers for identification purposes. A description of the Order Register is given in Chapter VI.

When the orders and cost sheets are written, the orders are issued to the foreman, and the cost sheets are filed in an Unexecuted Order binder in numerical order. The material required for the job is requisitioned from stores on a material requisition, and the cost sheets are posted from the requisitions after they have been priced and extended. These entries are made on cost sheets under the heading "Material Issued" (see Form 30).

Any material drawn from stores but not required, is returned by the foreman and recorded on the daily report previously mentioned. The "Reports of Material Returned to Stores" are priced and extended, and posted to the cost sheets in the column "Material Returned."

The daily time sheets for the previous day are handed to the office each morning, and the value of time spent on each order is extended and posted to the cost sheet in the appropriate columns. The totals entered under each operation

COST SHEET

Date Finished

Date entered

Invoice No.

Job No.

Customer's No.

Particulars—

Material Issued.				Material Returned.				Final Summary.	£	s.	d.	£	s.	d.
Req. No.	Amount.			Date.	Amount.									
								Material						
								Less Returns						
								Labour						
								Factory O'head hrs. at						
								FACTORY COST						
								Office burden %						
								Total Cost						
								Profit						
								Selling Price						

FORM 30*a*.—COST SHEET (FRONT.)

The top portion is written at the same operation as the top portion of Form 29.

1. TURNING.			2. FINISHING.			3. FITTING.			4. FILING.		
T. S. No.	Hours.	Amount.	T. S. No.	Hours.	Amount.	T. S. No.	Hours.	Amount.	T. S. No.	Hours.	Amount.
Total											

5. PATTERN MAKING.											
T. S. No.	Hours.	Amount.			T. S. No.	Hours.	Amount.				
Total											

LABOUR SUMMARY.				
Particulars.	Hours.	£	s.	d.
Polishing				
Total				
Lacquering				
1. Turning				
2. Finishing				
3. Fitting				
4. Filing				
5. Pattern Making				

FORM 30*b*.—COST SHEET (BACK).

are summarized in the column provided and carried forward to the final summary on the face of the form.

When the orders are completed, the order forms are returned to the office. The cost sheets are removed from the Unexecuted Order binder and filed together with orders in numerical order in an Executed Order binder.

How the Costs are Controlled.

It has already been explained that the General Ledger accounts are under the care of the accountant.

The proprietor keeps his own cost controlling accounts in a separate ledger, which consists of a few ledger sheets in a loose-leaf binder.

The following accounts control the costs and make it possible to prepare a monthly Profit and Loss Account without taking a physical inventory—

1. General Ledger Account.
2. Raw Material Account.
3. Productive Labour Account.
4. Factory Expense Account.
5. Factory Expense Suspense Account.
6. Work in Progress Account.
7. Finished Goods Account.
8. Sales Account.
9. Selling Expense Account.
10. Profit and Loss Account.

Before the requisitions and cost sheets are

permanently filed, they are kept in a "monthly binder" until the end of the current month.

At the end of the month, the totals of the requisitions are run through a small desk adding machine to find the total value of material issued. The figure obtained is debited to the Work in Progress Account and credited to the Raw Material Account. The Returns to Stores slips are totalled in the same way and the sum is debited to Raw Material Account and credited to Work in Progress Account. The Raw Material Account is debited with the total purchases of material for the period as shown in the Purchase Journal.

A production summary is made by running the factory cost totals of cost sheets (executed) through the little adding machine, and the total is credited to Work in Progress Account and debited to Finished Goods Account.

All finished goods are debited to the Finished Goods Account whether they be for stock or for customers, and as the cost of sales includes both stock and special goods sold, the balance of the account is the value of the finished goods on hand.

As before mentioned, the factory cost of sales is entered in the Sales Journal. The total for the month is credited to the Finished Goods Account and debited to the Sales Account.

The Productive Labour Account is debited with the total productive labour shown by the Wages Book, and the Factory Expense Account is debited with total of indirect expenses secured in the way already explained. The Productive Labour Account is closed out by transferring the total to the debit of Work in Progress Account, and the Factory Expense Account is treated in the following manner. The total amount of oncost charged to the orders during the month is calculated by multiplying the hourly rate in use by the total number of productive hours worked as shown in the Wages Book. If insufficient oncost has been added to each order, the result of this simple calculation will be lower than the actual expenses for the period, and the balance will be unrecovered overhead. The amount recovered as obtained by the calculation just referred to, is credited to Factory Expense Account and debited to Work in Progress Account; the unrecovered balance is closed out by transfer to the debit of Factory Expense Suspense Account. If the overhead were over-applied, the conditions would be reversed and the Suspense Account would receive credit. Thus, this account adjusts fluctuations in the distribution of oncost, and its balance, either debit or credit, is transferred to the Profit and Loss Account at the end of the

financial period, so that the cost accounts can be reconciled with the financial books.

The General Ledger account is just a balancing account to make the Factory Ledger self balancing; the following examples will demonstrate exactly how the accounts are operated and why such records are of value to the trader.

Where the business is so small that it is impossible to maintain a stores in charge of a storekeeper, the material used may be entered on the back of the time sheets, but such a course should only be pursued after mature consideration.

COST AND STOCK CONTROLLING ACCOUNTS

General Ledger Account (1)

Dr.	£	s.	d.	*Cr.*	£	s.	d.
Sales as per Sales Journal (8) . .				Stock on hand at beginning of period—			
Stock on hand at close of period, transferred from				Raw Material (2) .			
Raw Material % (2) .				Work in Progress (6) .			
Work in Progress %(6)				Finished Goods (7) .			
Finished Goods % (7)				Purchases for period as per Purchase Journal, debited to Raw Material % (2) . . .			
				Factory Expenses, debited to Factory Expense % (4) . . .			
				Productive Labour, debited to Productive labour % (3) . . .			
				Selling Expenses, debited to Selling Expense %(9)			
				Net Profit brought from Profit & Loss % (10) .			

Raw Material Account (2)

Dr.	£ s. d.		*Cr.* £ s. d.
Balance on hand (1) .		Withdrawn from Stores for manufacturing purposes, as per total of Material Requisitions, debited to Work in Progress % (6) . . .	
Purchases, credited to General Ledger % (1) .		Balance of Raw Material on hand, transferred to General Ledger % (1) (this should agree with a physical stock-taking and with total of balances of Stores Ledger).	

Productive Labour Account (3)

	£ s. d.		£ s. d.
Total for period, as per Wages Book, credited to General Ledger %(1)		Transferred to Work in Progress % (6) . .	

Factory Expense Account (4)

(or Indirect Expense Account)

	£ s. d.		£ s. d.
Total for period, credited to General Ledger %(1)		Amount applied on orders, hours at per hour, debited to Work in Progress % (6). . .	
		Balance unrecovered Oncost transferred to Factory Expense Suspense % (5). . .	

Factory Expense Suspense Account (5)

	£ s. d.		£ s. d.
Unrecovered Oncost transferred from Factory Expense % (4) . .		Transferred to Profit & Loss % (10) . . .	

Work in Progress Account (6)

Dr.	£ s. d.		*Cr.* £ s. d.
Balance Work in Progress at beginning of period (1)		Cost of Finished Goods produced as per total of Cost Sheets debited to Finished Goods % (7) .	
Raw Material issued, transferred from Raw Material % (2) . .		Balance Work in Progress at end of period transferred to General Ledger % (1) (this should agree with uncompleted cost sheets) . . .	
Productive Labour transferred from Productive Labour % (3) . .			
Factory Expenses, transferred from Factory Expense % (4) . .			

Finished Goods Account (7)

	£ s. d.		£ s. d.
Balance at commencement of period (1) .		Cost of Sales for period, as per Summary in Sales Journal, transferred to Sales % (8). . .	
Cost of Production of Finished Goods transferred from Work in Progress % (6) . .		Balance, stock of Finished Goods on hand at close of period, transferred to General Ledger % (1) (this should agree with a physical inventory and with total of balances of Stock Ledger) . .	

Sales Account (8)

	£ s. d.		£ s. d.
Cost of Sales for period transferred from Finished Goods % (7) .		Sales as per Sales Journal, debited to General Ledger % (1) . .	
Gross Profit, transferred to Profit & Loss % (10)			

Selling Expense Account (9)

	£ s. d.		£ s. d.
Total for period credited to General Ledger % (1)		Transferred to Profit & Loss % (10) . .	

Dr. PROFIT AND LOSS ACCOUNT (10)	£ s. d.		*Cr.* £ s. d.
Unrecovered Oncost transferred from Factory Expense Suspense % (5)		Gross Profit, transferred from Sales % (8) . .	
Selling Expenses, transferred from Selling Expense % (9) . .			
Net Profit carried to General Ledger % (1)			

The reference figures are to show to what accounts the corresponding debit or credit postings are made. It will be understood that the closing inventory figures of accounts 2, 6 and 7 transferred to the credit of the General Ledger Account (1) are the opening entries for the next period. The ten accounts explained control the stock, check the oncost rate, and show whether the costings have been compiled correctly. If the profit shown does not agree with the financial books and the balances of accounts 2, 6 and 7 cannot be reconciled with an actual count, the costings are inaccurate or leakages have occurred that call for an investigation. An Inventory Adjustment Account should be opened to record any discrepancies ; this account would be debited with shortages and the corresponding credits made to accounts, 2, 6 and 7 to bring the book balances to the actual count. The Inventory Adjustment Account would be closed out to the Profit and Loss Account so that the latter showed the true profit.

An accurate costing system is just as essential for the small manufacturing concern as for an extensive works, and the writer hopes that the foregoing remarks will assist the small trader to install a scheme based upon the right principles. The forms illustrated will not meet the requirements of every business, but they will at least be suggestive. The first step in cutting prices is to find what articles cost, and the only way to stop leakages is to ascertain where they occur. The trader's judgment cannot be better than his information. The cost of neglecting to keep a costing system is generally greater than that of maintaining one.

CHAPTER XI

PRIVATE LIMITED COMPANIES

UNLESS the small trader limits his liability by registering his business under the Companies Acts, 1908–1917, he risks all his possessions in his business. Should the business fail, he may be called upon to sell his private effects to meet the demands of the creditors. Further, if he engages in more than one undertaking, any of his businesses may be sold up to liquidate the debts of one. A private limited company may consist of only two shareholders and the liability of each will be limited to the amount of the shares for which he subscribes. The company may fail, but no further amounts can be secured from the members when they have fully paid for the shares held.

The way of a private limited company is easy. When once the company is incorporated, an annual list of members and directors has to be lodged with the Registrar of Companies, but a copy of the balance sheet is not required.

Although it is not within the province of this little book to enter into a detailed discussion of the Companies Acts, the writer suggests that

the small trader gives consideration to the undoubted advantages afforded by the conversion of his business into a "private company."

"With all my wordly goods I thee endow" may be inseparable from a particular contract, but it is a risky expedient when applied to business.

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